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1 All of those statements are incorporated herein by reference. In particular, Banc of America and  
 2 Banc of America Funding stated that:

3       (a) "The automated underwriting decision engine and/or the underwriter may utilize  
 4 compensating factors to offset one or more features of the loan transaction that may not  
 5 specifically comply with the product guidelines." BAFC 2007-E Pros. Sup. S-43.

6       (b) "The underwriting standards used by the Sponsor are intended to evaluate the  
 7 Mortgagor's credit standing and repayment ability and the value and adequacy of the mortgaged  
 8 property as collateral." BAFC 2007-E Pros. Sup. S-42.

9       (c) "Regardless of the channel in which the loan was originated, a mortgage  
 10 application is completed containing information that assists in evaluating the mortgagor's credit  
 11 standing, capacity to repay the loan and adequacy of the mortgaged property as collateral for the  
 12 loan." BAFC 2007-E Pros. Sup. S-42.

13       (d) "These underwriting standards applied by Bank of America in originating or  
 14 acquiring mortgage loans are intended to evaluate the applicants' repayment ability, credit  
 15 standing, and the adequacy of the mortgage property as collateral for the mortgage loan." BAFC  
 16 2007-E Pros. Sup. S-42.

17       **Item 106. Early payment defaults:**

18       (a) **Number of the mortgage loans that suffered EPDs: 54**

19       (b) **Percent of the mortgage loans that suffered EPDs: 3.5%**

20       (c) **Percent of all securitized, non-agency prime (including Alt-A) mortgage loans  
 21 made at the same time as the loans in the collateral pool that experienced  
 22 EPDs: 0.83%**

23       **Item 107. 90+ days delinquencies:**

24       (a) **Number of the mortgage loans that suffered 90+ days delinquencies: 630**

25       (b) **Percent of the mortgage loans that suffered 90+ days delinquencies: 40.7%**

(c) Percent of all securitized, non-agency prime (including Alt-A) mortgage loans made at the same time as the loans in the collateral pool that suffered 90+ days delinquencies: 33.9%

**Item 108. 30+ days delinquencies in this securitization:**

- (a) Number of the mortgage loans that were 30+ days delinquent on March 31, 2010: 603
  - (b) Percent of the mortgage loans that were 30+ days delinquent on March 31, 2010: 38.9%
  - (c) Percent of all mortgage loans in the United States that were 30+ days delinquent on March 31, 2010: 14.7%

**Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:**

On pages S-6, S-7, and S-86 of the prospectus supplement, Banc of America and Banc of America Funding made statements about the ratings assigned to the certificates issued in this securitization. Bank of America and Banc of America Funding stated on page S-6 that the Bank's certificates were rated AAA by Standard & Poor's Rating Services and AAA by Fitch Ratings. These were the highest ratings available from these two rating agencies.

Banc of America and Banc of America Funding also stated that "The Offered Certificates will not be issued unless they receive at least the ratings set forth in this table." BAFC 2007-E

Banc of America and Banc of America Funding also stated that "At their issuance, each class of Offered Certificates is required to receive from Standard & Poor's...[and] Fitch Ratings ... at least the rating set forth in ... this prospectus supplement." BAFC 2007-E Pros. Sup. S-86

**Item 120. Summary of loans about which the Defendants made untrue or misleading statements:**

- (a) Number of loans whose LTVs were materially understated: 762
  - (b) Number of loans in which the owner's equity was reduced by 5% or more by undisclosed additional liens: 277
  - (c) Number of loans that suffered EPDs: 54

- 1           (d) Number of loans in which the properties were stated to be owner-occupied  
2           but were not: 462
- 3           (e) Eliminating duplicates, number of loans about which the Defendants made  
4           untrue or misleading statements: 1,073
- 5           (f) Eliminating duplicates, percent of loans about which the Defendants made  
6           untrue or misleading statements: 69.3%
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**SCHEDULE 62 TO THE AMENDED COMPLAINT**

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Banc of America and Banc of America Funding.

**Item 44. Details of trust and certificate(s).**

(a) Dealer that sold the certificate(s) to the Bank: Banc of America.

**(b) Description of the trust: Banc of America Funding Corporation, Mortgage Pass-**

Through Certificates, Series 2007-7 was a securitization in August 2007 of 1,231 mortgage loans,

in three groups.<sup>1</sup> Bank of America, N.A. originated or acquired 100% of the loans in Group 3.

**2007-7 Pros. Sup. S-8, S-11, and S-33.**

(c) Description of the certificate(s) that the Bank purchased: Banc of America

offered and sold to the Bank a senior certificate in this securitization, in tranche 3-A-1, for which

Bank paid \$207,537,098 plus accrued interest on August 31, 2007.

(d) Ratings of the certificate(s) when the Bank purchased them: Standard &

—AAA: Fitch—AAA

(a)

(8) URL of prospectus supplement for this securitization:

(A-11-07-1) - 114 / 024377 / 000137040007000041 / S-00013715.twt

<sup>7</sup> Note that the Venerable Archabbot of the FSSP, of the same name, died in 1992.

**Table 1.** Comparison of the  $\text{P}_{\text{d}}$  and  $\text{f}_{\text{A}}$  values of the  $\text{P}_{\text{d}}$ - $\text{f}_{\text{A}}$  and  $\text{P}_{\text{d}}$ - $\text{f}_{\text{A}}$ - $\text{E}$  systems

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1                     (a)     The original LTVs of the mortgage loans in Group 3 ranged from 23.77% to  
 2 100%, with a weighted average of 76.51%. BAFC 2007-7 Pros. Sup. S-13.

3                     (b)     Banc of America and Banc of America Funding presented tables of statistics about  
 4 the mortgage loans in the collateral pool. BAFC 2007-7 Pros. Sup. A-2 to A-30. Each table  
 5 focused on a certain characteristic of the loans (for example, current principal balance) and  
 6 divided the loans into categories based on that characteristic (for example, loans with current  
 7 principal balances of \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.).  
 8 Each table then presented various data about the loans in each category. Among these data was  
 9 the "Weighted Average Original Loan-to-Value Ratio." There were 12 such tables in the  
 10 "Mortgage Loan Data" section for the loans in Group 3. In each table, the number of categories  
 11 into which the loans were divided ranged from two to 45. Thus, in Appendix A, Banc of America  
 12 and Banc of America Funding made hundreds of statements about the original LTVs of the loans  
 13 in Group 3. BAFC 2007-7 Pros. Sup. A-16 to A-22.

14                     (c)     "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 15 of the Group 3 Mortgage Loans is expected to be approximately 76.51%." BAFC 2007-7 Pros.  
 16 Sup. A-20.

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1           **Item 62. Details of the results of the AVM analysis:**

2	<b>Number of loans in group 3</b>	900
3	<b>Number of properties in group 3 on which there was enough information for the model to determine a true market value</b>	513
4	<b>Number of loans in group 3 on which the stated value was 105% or more of the true market value as reported by the model</b>	400
5	<b>Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model</b>	\$70,670,456
6	<b>Number of loans in group 3 on which the stated value was 95% or less of the true market value as reported by the model</b>	47
7	<b>Aggregate amount by which the true market values of those properties exceed their stated values</b>	\$4,233,500
8	<b>Number of loans in group 3 with LTVs over 100%, as stated by Defendants</b>	0
9	<b>Number of loans in group 3 with LTVs over 100%, as determined by the model</b>	174
10	<b>Weighted-average LTV, as stated by Defendants (group 3)</b>	76.5%
11	<b>Weighted-average LTV, as determined by the model (group 3)</b>	103.8%

13           **Item 65. Evidence from subsequent sales of refinanced properties:**

14           Of the 900 mortgage loans in group 3, 608 were taken out to refinance, rather than to purchase, properties. For those 608 loans, the value (denominator) in the LTV was an appraised value rather than a sale price. Of those 608 properties, 64 were subsequently sold for a total of approximately \$28,975,468. The total value ascribed to those same properties in the LTV data reported in the prospectus supplements and other documents sent to the Bank was \$44,646,600. Thus, those properties were sold for 64.9% of the value ascribed to them, a difference of 35.1%. This difference cannot be accounted for by declines in house prices in the areas in which those properties were located.

23           **Item 71. Undisclosed additional liens:**

- 24           (a) **Minimum number of properties in group 3 with additional liens: 98**
- 25           (b) **Total reduction in equity from additional liens: \$15,266,304**
- 26           (c) **Weighted-average reduction in equity from additional liens: 68.0%**

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1      **Item 88.      Untrue or misleading statements about owner-occupancy of the properties**  
 2      **that secured the mortgage loans:**

3            In the prospectus supplement, Banc of America and Banc of America Funding made the  
 4      following statements about the occupancy status of the properties that secured the mortgage loans  
 5      in the collateral pool of this securitization.

6            (a)     In Appendix A, Banc of America and Banc of America Funding presented a table  
 7      entitled "Occupancy of Mortgaged Properties of the Group 3 Mortgage Loans." This table  
 8      divided the mortgage loans in Group 3 into the categories "Primary Residence," "Investor  
 9      Property," and "Second Home." The table made untrue and misleading statements about the  
 10     number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 11     aggregate principal balance outstanding in each of these categories. BAFC 2007-7 Pros. Sup. A-  
 12     17.

13           (b)     In the "Occupancy of Mortgaged Properties of the Group 3 Mortgage Loans"  
 14      table, Banc of America and Banc of America Funding stated that 77.39% of the mortgage loans in  
 15      Group 3 were secured by a "Primary Residence," 16.07% by an "Investor Property," and 6.54%  
 16      by a "Second Home." BAFC 2007-7 Pros. Sup. A-17.

17      **Item 96.      Details of properties in group 3 that were stated to be owner-occupied, but**  
 18      **were not:**

- 19      (a)     Number of loans on which the owner of the property instructed tax  
 20      authorities to send property tax bills to him or her at a different address: 67
- 21      (b)     Number of loans on which the owner of the property could have, but did not,  
 22      designate the property as his or her homestead: 105
- 23      (c)     Number of loans on which the owner of the property owned three or more  
 24      properties: 19
- 25      (d)     Eliminating duplicates, number of loans about which one or more of  
 26      statements (a) through (c) is true: 166

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1      **Item 99.      Untrue or misleading statements about the underwriting standards of the**  
 2      **originators of the mortgage loans:**

3      On pages S-40 through S-46 of the prospectus supplement, Banc of America and Banc of  
 4      America Funding made statements about the underwriting guidelines of Bank of America, N.A.  
 5      Those statements are incorporated herein by reference. In particular, Banc of America and Banc  
 6      of America Funding stated that:

7                (a)     "The automated underwriting decision engine and/or the underwriter may utilize  
 8      compensating factors to offset one or more features of the loan transaction that may not  
 9      specifically comply with the product guidelines." BAFC 2007-7 Pros. Sup. S-41.

10               (b)     "The underwriting standards used by the Originators are intended to evaluate the  
 11      Mortgagor's credit standing and repayment ability and the value and adequacy of the mortgaged  
 12      property as collateral." BAFC 2007-7 Pros. Sup. S-40.

13               (c)     "Regardless of the channel in which the loan was originated, a mortgage  
 14      application is completed containing information that assists in evaluating the mortgagor's credit  
 15      standing, capacity to repay the loan and adequacy of the mortgaged property as collateral for the  
 16      loan." BAFC 2007-7 Pros. Sup. S-40.

17               (d)     "These underwriting standards applied by Bank of America in originating or  
 18      acquiring mortgage loans are intended to evaluate the applicants' repayment ability, credit  
 19      standing, and the adequacy of the mortgage property as collateral for the mortgage loan." BAFC  
 20      2007-7 Pros. Sup. S-40.

21      **Item 106.      Early payment defaults for loans in group 3:**

22               (a)     **Number of the mortgage loans that suffered EPDs: 51**

23               (b)     **Percent of the mortgage loans that suffered EPDs: 4.1%**

24               (c)     **Percent of all securitized, non-agency prime (including Alt-A) mortgage loans  
 25      made at the same time as the loans in the collateral pool that experienced  
 26      EPDs: 0.83%**

- 1      Item 107. **90+ days delinquencies for loans in group 3:**  
 2        (a) Number of the mortgage loans that suffered 90+ days delinquencies: 385  
 3        (b) Percent of the mortgage loans that suffered 90+ days delinquencies: 31.3%  
 4        (c) Percent of all securitized, non-agency prime (including Alt-A) mortgage loans  
 5                          made at the same time as the loans in the collateral pool that suffered 90+  
 6                          days delinquencies: 33.9%

- 7      Item 108. **30+ days delinquencies for loans in group 3:**  
 8        (a) Number of the mortgage loans that were 30+ days delinquent on March 31,  
 9                          2010: 369  
 10       (b) Percent of the mortgage loans that were 30+ days delinquent on March 31,  
 11                          2010: 30.0%  
 12       (c) Percent of all mortgage loans in the United States that were 30+ days  
 13                          delinquent on March 31, 2010: 14.7%

14      Item 117. **Statements about the ratings of the certificate(s) that the Bank purchased:**

15                          On pages S-6 to S-7 and S-102 to S-103 of the prospectus supplement, Banc of America  
 16                          and Banc of America Funding made statements about the ratings assigned to the certificate issued  
 17                          in this securitization. Banc of America and Banc of America Funding stated that the Bank's  
 18                          certificate was rated AAA by both Standard & Poor's Rating Services and Fitch Ratings. These  
 19                          were the highest ratings available from these two rating agencies.

20                          Banc of America and Banc of America Funding also stated "The Offered Certificates will  
 21                          not be issued unless they receive at least the ratings set forth in this table." BAFC 2007-7 Pros.  
 22                          Sup. S-7.

23                          Banc of America and Banc of America Funding also stated: "At their issuance, each class  
 24                          of Offered Certificates is required to receive from Standard & Poor's...[and] Fitch Ratings ...at  
 25                          least the rating set forth in . . . this prospectus supplement." BAFC 2007-7 Pros. Sup. S-102.

1      Item 120. **Summary of loans in group 3 about which the Defendants made untrue or**  
2      **misleading statements:**

- 3      (a) **Number of loans whose LTVs were materially understated: 400**
- 4      (b) **Number of loans in which the owner's equity was reduced by 5% or more by**  
5      **undisclosed additional liens: 98**
- 6      (c) **Number of loans that suffered EPDs: 51**
- 7      (d) **Number of loans in which the properties were stated to be owner-occupied**  
8      **but were not: 166**
- 9      (e) **Eliminating duplicates, number of loans about which the Defendants made**  
10     **untrue or misleading statements: 543**
- 11     (f) **Eliminating duplicates, percent of loans about which the Defendants made**  
12     **untrue or misleading statements: 44.1%**

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## SCHEDULE 63 TO THE AMENDED COMPLAINT

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Banc of America and Banc of America Funding.

**Item 44. Details of trust and certificate(s).**

(a) **Dealer that sold the certificate(s) to the Bank:** Banc of America.  
 Through Certificates, Series 2006-G was a securitization in July 2006 of 7,007 mortgage loans, in three groups. The mortgage loans in the collateral pool of this securitization were originated or acquired by Wells Fargo Bank, N.A. BAFC 2006-G Pros. Sup. S-7 and S-10.

(c) **Description of the certificate(s) that the Bank purchased:** Banc of America offered and sold to the Bank a senior certificate in this securitization, in tranche 3-A-1, for which the Bank paid \$197,781,250 plus accrued interest on July 31, 2006.

(d) **Ratings of the certificate(s) when the Bank purchased them:** Standard & Poor's • AAA; Moody's • Aaa.

(e) **Current ratings of the certificate(s):** Standard & Poor's • AAA; Moody's • Ba1.

(f) **URL of prospectus supplement for this securitization:**

<http://www.sec.gov/Archives/edgar/data/934377/000095013606006189/file1.htm>

**Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:**

In the prospectus supplement, Banc of America and Banc of America Funding made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

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- 1                     (a)     The original LTVs of the mortgage loans in Group 1 ranged from 15.05% to  
 2 100%, with a weighted average of 78.68% BAFC 2006-G Pros. Sup. S-10.
- 3                     (b)     The original LTVs of the loans in Group 2 ranged from 9.09% to 100%, with a  
 4 weighted average of 73.82% BAFC 2006-G Pros. Sup. S-11.
- 5                     (c)     The original LTVs of the mortgage loans in Group 3 ranged from 14.93% to 95%,  
 6 with a weighted average of 74.22% BAFC 2006-G Pros. Sup. S-11.
- 7                     (d)     The original LTVs of all of the mortgage loans in the collateral pool ranged from  
 8 9.09% to 100%, with a weighted average of 74.69% BAFC 2006-G Pros. Sup. S-12.
- 9                     (e)     In Appendix A of the prospectus supplement ("Mortgage Loan Data"), Banc of  
 10 America and Banc of America Funding presented tables of statistics about the mortgage loans in  
 11 the collateral pool. BAFC 2006-G Pros. Sup. A-2 to A-37. Each table focused on a certain  
 12 characteristic of the loans (for example, current principal balance) and divided the loans into  
 13 categories based on that characteristic (for example, loans with current principal balances of  
 14 \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table then  
 15 presented various data about the loans in each category. Among these data was the "Weighted  
 16 Average Original LTV." There were 15 such tables for the loans in Group 1. In each table, the  
 17 number of categories into which the loans were divided ranged from two to 45. Thus, in  
 18 Appendix A of the prospectus supplement, Banc of America and Banc of America Funding made  
 19 hundreds of statements about the original LTVs of the loans in Group 1. BAFC 2006-G Pros.  
 20 Sup. A-2 to A-10.
- 21                     (f)     "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 22 of the Group 1 Mortgage Loans is expected to be approximately 78.68%." BAFC 2006-G Pros.  
 23 Sup. A-5.
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1                         (g) In Appendix A, Banc of America and Banc of America Funding presented similar  
 2 tables of statistics about the mortgage loans in Group 2. In these tables, Banc of America and  
 3 Banc of America Funding similarly made hundreds of statements about the original LTVs of the  
 4 loans in Group 2. BAFC 2006-G Pros. Sup. A-11 to A-21.

5                         (h) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 6 of the Group 2 Mortgage Loans is expected to be approximately 73.82%." BAFC 2006-G Pros.  
 7 Sup. A-15.

8                         (i) In Appendix A, Banc of America and Banc of America Funding presented similar  
 9 tables of statistics about the mortgage loans in Group 3. In these tables, Banc of America and  
 10 Banc of America Funding similarly made hundreds of statements about the original LTVs of the  
 11 loans in Group 3. BAFC 2006-G Pros. Sup. A-22 to A-27.

12                         (j) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 13 of the Group 3 Mortgage Loans is expected to be approximately 74.22%." BAFC 2006-G Pros.  
 14 Sup. A-24.

15                         (k) In Appendix A, Banc of America and Banc of America Funding presented similar  
 16 tables of statistics about all of the mortgage loans in the collateral pool. In these tables, Banc of  
 17 America and Banc of America Funding similarly made hundreds of statements about the original  
 18 LTVs of all of the loans in the collateral pool. BAFC 2006-G Pros. Sup. A-28 to A-37.

19                         (l) "As of the Cut-Off Date, the weighted average Loan-to-Value Ratio at origination  
 20 of the Group Mortgage Loans is expected to be approximately 74.69%." BAFC 2006-G Pros.  
 21 Sup. A-31.

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1      **Item 62. Details of the results of the AVM analysis:**

2      Number of loans	7,007
3      Number of properties on which there was enough information for the model to determine a true market value	4,347
4      Number of loans on which the stated value was 105% or more of the true market value as reported by the model	2,393
5      Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$233,066,190
6      Number of loans on which the stated value was 95% or less of the true market value as reported by the model	692
7      Aggregate amount by which the true market values of those properties exceed their stated values	\$66,435,342
8      Number of loans with LTVs over 100%, as stated by Defendants	0
9      Number of loans with LTVs over 100%, as determined by the model	500
10     Weighted-average LTV, as stated by Defendants	74.7
11     Weighted-average LTV, as determined by the model	85.0%

12     **Item 65. Evidence from subsequent sales of refinanced properties:**

13       Of the 7,007 mortgage loans in the collateral pool, 2,989 were taken out to refinance,  
 14       rather than to purchase, properties. For those 2,989 loans, the value (denominator) in the LTV  
 15       was an appraised value rather than a sale price. Of those 2,989 properties, 421 were subsequently  
 16       sold for a total of approximately \$187,171,933. The total value ascribed to those same properties  
 17       in the LTV data reported in the prospectus supplements and other documents sent to the Bank  
 18       was \$235,386,000. Thus, those properties were sold for 79.5% of the value ascribed to them, a  
 19       difference of 20.5%. This difference cannot be accounted for by declines in house prices in the  
 20       areas in which those properties were located.

22     **Item 71. Undisclosed additional liens:**

- 23       (a) Minimum number of properties with additional liens: 1,062
- 24       (b) Total reduction in equity from additional liens: \$113,637,993
- 25       (c) Weighted-average reduction in equity from additional liens: 73.8%

1      **Item 88.**    **Untrue or misleading statements about owner-occupancy of the properties**  
 2      **that secured the mortgage loans:**

3                 In the prospectus supplement, Banc of America and Banc of America Funding made the  
 4      following statements about the occupancy status of the properties that secured the mortgage loans  
 5      in the collateral pool of this securitization.

6                 (a)     In Appendix A of the prospectus supplement, described in Item 52, Banc of  
 7      America and Banc of America Funding presented a table entitled "Occupancy of Mortgaged  
 8      Properties of the Group 1 Mortgage Loans." This table divided the mortgage loans in Group 1  
 9      into the categories "Primary Residence," "Investor Property," and "Second Home." The table  
 10     made untrue and misleading statements about the number of mortgage loans, the aggregate  
 11     principal balance outstanding, and the percent of aggregate principal balance outstanding in each  
 12     of these categories. BAFC 2006-G Pros. Sup. A-2.

13                 (b)     In the "Occupancy of Mortgaged Properties of the Group 1 Mortgage Loans"  
 14     table, Banc of America and Banc of America Funding stated that 82.1% of the mortgage loans in  
 15     Group 1 were secured by a "Primary Residence," 7.25% by an "Investor Property," and 10.65%  
 16     by a "Second Home." BAFC 2006-G Pros. Sup. A-2.

17                 (c)     In Appendix A, Banc of America and Banc of America Funding presented a table  
 18     entitled "Occupancy of Mortgaged Properties of the Group 2 Mortgage Loans." This table  
 19     divided the mortgage loans in Group 2 into the categories "Primary Residence," "Investor  
 20     Property," and "Second Home." The table made untrue and misleading statements about the  
 21     number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 22     aggregate principal balance outstanding in each of these categories. BAFC 2006-G Pros. Sup. A-  
 23     11.

24                 (d)     In the "Occupancy of Mortgaged Properties of the Group 2 Mortgage Loans"  
 25     table, Banc of America and Banc of America Funding stated that 89.44% of the mortgage loans in  
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1 Group 2 were secured by a "Primary Residence," 3.06% by an "Investor Property," and 7.49% by  
 2 a "Second Home." BAFC 2006-G Pros. Sup. A-11.

3                 (e) In Appendix A, Banc of America and Banc of America Funding presented a table  
 4 entitled "Occupancy of Mortgaged Properties of the Group 3 Mortgage Loans." This table  
 5 divided the mortgage loans in Group 3 into the categories "Primary Residence," "Investor  
 6 Property," and "Second Home." The table made untrue and misleading statements about the  
 7 number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 8 aggregate principal balance outstanding in each of these categories. BAFC 2006-G Pros. Sup. A-  
 9 22.

10                 (f) In the "Occupancy of Mortgaged Properties of the Group 3 Mortgage Loans"  
 11 table, Banc of America and Banc of America Funding stated that 84.73% of the mortgage loans in  
 12 Group 3 were secured by a "Primary Residence," 7.28% by an "Investor Property," and 7.99% by  
 13 a "Second Home." BAFC 2006-G Pros. Sup. A-22.

14                 (g) In Appendix A, Banc of America and Banc of America Funding presented a table  
 15 entitled "Occupancy of Mortgaged Properties of the Mortgage Loans." This table divided all of  
 16 the mortgage loans in the collateral pool into the categories "Primary Residence," "Investor  
 17 Property," and "Second Home." The table made untrue and misleading statements about the  
 18 number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 19 aggregate principal balance outstanding in each of these categories. BAFC 2006-G Pros. Sup. A-  
 20 28.

21                 (h) In the "Occupancy of Mortgaged Properties of the Mortgage Loans" table, Banc of  
 22 America and Banc of America Funding stated that 87.39% of the mortgage loans in the collateral  
 23 pool were secured by a "Primary Residence," 4.51% by an "Investor Property," and 8.1% by a  
 24 "Second Home." BAFC 2006-G Pros. Sup. A-28.  
 25

- 1      **Item 96.**    **Details of properties that were stated to be owner-occupied, but were not:**
- 2      (a)    **Number of loans on which the owner of the property instructed tax**  
        **authorities to send property tax bills to him or her at a different address:** 569
- 3      (b)    **Number of loans on which the owner of the property could have, but did not,**  
        **designate the property as his or her homestead:** 942
- 4      (c)    **Number of loans on which the owner of the property owned three or more**  
        **properties:** 52
- 5      (d)    **Number of loans that went straight from current to foreclosure or ownership**  
        **by lender:** 1
- 6      (e)    **Eliminating duplicates, number of loans about which one or more of**  
        **statements (a) through (d) is true:** 1,339

- 7      **Item 99.**    **Untrue or misleading statements about the underwriting standards of the**  
        **originators of the mortgage loans:**

8      On pages S-38 through S-42 of the prospectus supplement, Banc of America and Banc of  
        America Funding made statements about the underwriting guidelines of Wells Fargo Bank, N.A.  
        All of those statements are incorporated herein by reference. In particular, Banc of America and  
        Banc of America Funding stated that:

- 9      (a)    "In certain instances . . . exceptions to the following standards may have been  
        granted by the Originator." BAFC 2006-G Pros. Sup. S-38.
- 10     (b)    "The underwriting standards used by [Wells Fargo Bank, N.A.] are intended to  
        evaluate the Mortgagor's credit standing and repayment ability and the value and adequacy of the  
        mortgaged property as collateral." BAFC 2006-G Pros. Sup. S-38.
- 11     (c)    "Wells Fargo Bank's underwriting standards are applied by or on behalf of Wells  
        Fargo Bank to evaluate the applicant's credit standing and ability to repay the loan, as well as the  
        value and adequacy of the mortgaged property as collateral." BAFC 2006-G Pros. Sup. S-38.

- 12     **Item 106.**    **Early payment defaults:**

- 13     (a)    **Number of the mortgage loans that suffered EPDs:** 26
- 14     (b)    **Percent of the mortgage loans that suffered EPDs:** 0.4%

(c) Percent of all securitized, non-agency prime (including Alt-A) mortgage loans made at the same time as the loans in the collateral pool that experienced EPDs: 0.44%

**Item 108. 30+ days delinquencies in this securitization:**

- (a) Number of the mortgage loans that were 30+ days delinquent on March 31, 2010: 1,400
  - (b) Percent of the mortgage loans that were 30+ days delinquent on March 31, 2010: 20.0%
  - (c) Percent of all mortgage loans in the United States that were 30+ days delinquent on March 31, 2010: 14.7%

**Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:**

On pages S-6 and S-85 of the prospectus supplement, Banc of America and Banc of America Funding made statements about the ratings assigned to the certificate issued in this securitization. Banc of America and Banc of America Funding stated that the Bank's certificate was rated AAA by Standard & Poor's Rating Services Aaa by Moody's Investors Service, Inc. These were the highest ratings available from these two rating agencies.

Banc of America and Banc of America Funding also stated: "The Offered Certificates will not be issued unless they receive at least the ratings set forth in this table." BAFC 2006-G Pros.

Sup. S-6.

Banc of America and Banc of America Funding also stated: "At their issuance, each class of Offered Certificates is required to receive from Moody's Investors Service, Inc. . . . and Standard & Poor's . . . at least the rating set forth in . . . this prospectus supplement. BAFC 2006-G Pros. Sup. S-85.

**Item 120. Summary of loans about which the Defendants made untrue or misleading statements:**

- (a) Number of loans whose LTVs were materially understated: 2,393

(b) Number of loans in which the owner's equity was reduced by 5% or more by undisclosed additional liens: 1,062

- 1                   (c) Number of loans that suffered EPDs: 26
- 2                   (d) Number of loans in which the properties were stated to be owner-occupied  
3                   but were not: 1,339
- 4                   (e) Eliminating duplicates, number of loans about which the Defendants made  
5                   untrue or misleading statements: 3,615
- 6                   (f) Eliminating duplicates, percent of loans about which the Defendants made  
7                   untrue or misleading statements: 51.6%

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**SCHEDULE 64 TO THE AMENDED COMPLAINT**

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Banc of America and Banc of America Mortgage Securities.

**Item 44. Details of trust and certificate(s).**

- (a) Dealer that sold the certificate(s) to the Bank: Banc of America.

(b) Description of the trust: Banc of America Alternative Loan Trust, Mortgage

**Pass-Through Certificates, Series 2005-12** was a securitization in December 2005 of 3,478 mortgage loans, in six groups. The mortgage loans in the collateral pool of this securitization were originated or acquired by Bank of America, N.A. BOAA 2005-12 Pros. Sup. S-7 and S-25

(c) Description of the certificate(s) that the Bank purchased: Banc of America offered and sold to the Bank a senior certificate in this securitization, in tranche 1-CB-3, for which the Bank paid \$110,177,625 plus accrued interest on December 30, 2005.

(d) Ratings of the certificate(s) when the Bank purchased them: Moody's • Aaa;  
Fitch • AAA.

(e) Current ratings of the certificate(s): Moody's • Caal; Fitch • B+

(f) URL of prospectus supplement for this securitization:

<http://www.sec.gov/Archives/edgar/data/1348142/000119312505250232/d424b5.htm>

**Item 52. Untrue or misleading statements about the LTVs of the mortgage loans.**

In the prospectus supplement, Banc of America and Banc of America Mortgage Securities made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

(a) The original LTVs of the mortgage loans in Group I ranged from 10.88% to 100%, with a weighted average of 73.05%. BOAA 2005-12 Pros. Sup. S-7 and S-27.

1                         (b)     The original LTVs of the mortgage loans in Group 2 ranged from 13.03% to 90%,  
 2 with a weighted average of 69.34%. BOAA 2005-12 Pros. Sup. S-8 and S-32.

3                         (c)     The original LTVs of the mortgage loans in Group 3 ranged from 17.58% to  
 4 103%, with a weighted average of 76.36%. BOAA 2005-12 Pros. Sup. S-8 and S-37.

5                         (d)     The original LTVs of the mortgage loans in Group 4 ranged from 49.38% to 80%  
 6 with a weighted average of 70.74%. BOAA 2005-12 Pros. Sup. S-9 and S-42.

7                         (e)     The original LTVs of the mortgage loans in Group 5 ranged from 11.58% to 95%,  
 8 with a weighted average of 63.16%. BOAA 2005-12 Pros. Sup. S-9 and S-47.

9                         (f)     The original LTVs of the mortgage loans in Group 6 ranged from 4.93% to 95%,  
 10 with a weighted average of 61.77%. BOAA 2005-12 Pros. Sup. S-10 and S-52.

11                         (g)     The original LTVs of all of the mortgage loans in the collateral pool ranged from  
 12 4.93% to 103%, with a weighted average of 70.57%. BOAA 2005-12 Pros. Sup. S-10 and S-57.

13                         (h)     “As of the Cut-off Date, no Mortgage Loan will have a Loan-to-Value Ratio of  
 14 more than 103.00%.” BOAA 2005-12 Pros. Sup. S-26.

15                         (i)     The original LTVs of the discount mortgage loans in Group 1 ranged from 11.08%  
 16 to 100%, with a weighted average of 72.61%. BOAA 2005-12 Pros. Sup. S-27.

17                         (j)     The original LTVs of the premium mortgage loans in Group 1 ranged from  
 18 10.88% to 100%, with a weighted average of 74.59%. BOAA 2005-12 Pros. Sup. S-27.

19                         (k)     In the section of the prospectus supplement entitled “The Mortgage Pool,” Banc of  
 20 America and Banc of America Mortgage Securities presented tables of statistics about the  
 21 mortgage loans in the collateral pool. BOAA 2005-12 Pros. Sup. S-27 to S-62. Each table focused  
 22 on a certain characteristic of the loans (for example, current principal balance) and divided the  
 23 loans into categories based on that characteristic (for example, loans with current principal  
 24 balances of \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table  
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1 then presented various data about the loans in each category. One of the tables, entitled "Original  
 2 Loan-to-Value Ratios," divided the loans in Group 1 into 18 categories of original LTV (for  
 3 example, 10.01% to 15%, 15.01% to 20%, 20.01% to 25%, etc.). The table made untrue and  
 4 misleading statements about the number of mortgage loans, the aggregate principal balance  
 5 outstanding, and the percent of aggregate principal balance outstanding in each of these  
 6 categories. BOAA 2005-12 Pros. Sup. S-30.

7  
 8 (l) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 9 of the Group 1 Mortgage Loans is expected to be approximately 73.05%." BOAA 2005-12 Pros.  
 10 Sup. S-30.

11  
 12 (m) The original LTVs of the discount mortgage loans in Group 2 ranged from 19.33%  
 13 to 90%, with a weighted average of 64.85%. BOAA 2005-12 Pros. Sup. S-32.

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 15 (n) The original LTVs of the premium mortgage loans in Group 2 ranged from  
 16 13.03% to 90%, with a weighted average of 70.6%. BOAA 2005-12 Pros. Sup. S-32.

17  
 18 (o) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 19 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided  
 20 the mortgage loans in Group 2 into 16 categories of original LTV (for example, 10.01% to 15%,  
 21 15.01% to 20%, 20.01% to 25%, etc.). The table made untrue and misleading statements about  
 22 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 23 aggregate principal balance outstanding in each of these categories. BOAA 2005-12 Pros. Sup. S-  
 24 35.

25  
 26 (p) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 27 of the Group 2 Mortgage Loans is expected to be approximately 69.34%." BOAA 2005-12 Pros.  
 28 Sup. S-35.

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1                         (q)     The original LTVs of the discount mortgage loans in Group 3 ranged from 17.58%  
 2 to 103%, with a weighted average of 76.68%. BOAA 2005-12 Pros. Sup. S-37.

3                         (r)     The original LTVs of the premium mortgage loans in Group 3 ranged from 18.7%  
 4 to 103%, with a weighted average of 76.21%. BOAA 2005-12 Pros. Sup. S-37.

5                         (s)     In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 6 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided  
 7 the mortgage loans in Group 3 into 18 categories of original LTV (for example, 15.01% to 20%,  
 8 20.01% to 25%, 25.01% to 30%, etc.). The table made untrue and misleading statements about  
 9 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 10 aggregate principal balance outstanding in each of these categories. BOAA 2005-12 Pros. Sup. S-  
 11 40.

12                         (t)     "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 13 of the Group 3 Mortgage Loans is expected to be approximately 76.36%." BOAA 2005-12 Pros.  
 14 Sup. S-40.

15                         (u)     The original LTVs of the discount mortgage loans in Group 4 ranged from 51.72%  
 16 to 80%, with a weighted average of 70.36%. BOAA 2005-12 Pros. Sup. S-42.

17                         (v)     The original LTVs of the premium mortgage loans in Group 4 ranged from  
 18 49.38% to 80%, with a weighted average of 70.9%. BOAA 2005-12 Pros. Sup. S-42.

19                         (w)     In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 20 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided  
 21 the mortgage loans in Group 4 into seven categories of original LTV (for example, 45.01% to  
 22 50%, 50.01% to 55%, 55.01% to 60%, etc.). The table made untrue and misleading statements  
 23 about the number of mortgage loans, the aggregate principal balance outstanding, and the percent  
 24

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1 of aggregate principal balance outstanding in each of these categories. BOAA 2005-12 Pros. Sup.  
 2 S-45.

3 (x) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 4 of the Group 4 Mortgage Loans is expected to be approximately 70.74%." BOAA 2005-12 Pros.  
 5 Sup. S-45.

6 (y) The original LTVs of the discount mortgage loans in Group 5 ranged from 12.47%  
 7 to 95%, with a weighted average of 63.81%. BOAA 2005-12 Pros. Sup. S-47.

8 (z) The original LTVs of the premium mortgage loans in Group 5 ranged from  
 9 11.58% to 93.9%, with a weighted average of 62.58%. BOAA 2005-12 Pros. Sup. S-47.

10 (aa) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 11 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided  
 12 the mortgage loans in Group 5 into 17 categories of original LTV (for example, 10.01% to 15%,  
 13 15.01% to 20%, 20.01% to 25%, etc.). The table made untrue and misleading statements about  
 14 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 15 aggregate principal balance outstanding in each of these categories. BOAA 2005-12 Pros. Sup. S-  
 16 50.

17 (bb) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 18 of the Group 5 Mortgage Loans is expected to be approximately 63.16%." BOAA 2005-12 Pros.  
 19 Sup. S-50.

20 (cc) The original LTVs of the discount mortgage loans in Group 6 ranged from 4.93%  
 21 to 95%, with a weighted average of 60.01%. BOAA 2005-12 Pros. Sup. S-52.

22 (dd) The original LTVs of the premium mortgage loans in Group 6 ranged from 8.97%  
 23 to 90%, with a weighted average of 65.23%. BOAA 2005-12 Pros. Sup. S-52.

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1                   (ee) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 2 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided  
 3 the mortgage loans in Group 6 into 19 categories of original LTV (for example, 0.01% to 5%,  
 4 5.01% to 10%, 10.01% to 15%, etc.). The table made untrue and misleading statements about the  
 5 number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 6 aggregate principal balance outstanding in each of these categories. BOAA 2005-12 Pros. Sup. S-  
 7 55.

8                   (ff) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 9 of the Group 6 Mortgage Loans is expected to be approximately 61.77%." BOAA 2005-12 Pros.  
 10 Sup. S-55.

11                  (gg) The original LTVs of the discount mortgage loans in the collateral pool ranged  
 12 from 4.93% to 103%, with a weighted average of 69.64%. BOAA 2005-12 Pros. Sup. S-57.

13                  (hh) The original LTVs of the premium mortgage loans in the collateral pool ranged  
 14 from 8.97% to 103%, with a weighted average of 71.36%. BOAA 2005-12 Pros. Sup. S-57.

15                  (ii) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 16 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided  
 17 the mortgage loans into 21 categories of original LTV (for example, 0.01% to 5%, 5.01% to 10%,  
 18 10.01% to 15%, etc.). The table made untrue and misleading statements about the number of  
 19 mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate  
 20 principal balance outstanding in each of these categories. BOAA 2005-12 Pros. Sup. S-61.

21                  (jj) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 22 of the Mortgage Loans is expected to be approximately 70.57%." BOAA 2005-12 Pros. Sup. S-  
 23 61.

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1      **Item 62. Details of the results of the AVM analysis:**

2      Number of loans	3,478
3      Number of properties on which there was enough information for the model to determine a true market value	1,483
4      Number of loans on which the stated value was 105% or more of the true market value as reported by the model	683
5      Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$39,558,641
6      Number of loans on which the stated value was 95% or less of the true market value as reported by the model	410
7      Aggregate amount by which the true market values of those properties exceed their stated values	\$26,550,503
9      Number of loans with LTVs over 100%, as stated by Defendants	10
10     Number of loans with LTVs over 100%, as determined by the model	124
10     Weighted-average LTV, as stated by Defendants	70.6%
11     Weighted-average LTV, as determined by the model	78.2%

12     **Item 71. Undisclosed additional liens:**

13        (a) Minimum number of properties with additional liens: 84

14        (b) Total reduction in equity from additional liens: \$7,993,555

15        (c) Weighted-average reduction in equity from additional liens: 68.5%

16     **Item 88. Untrue or misleading statements about owner-occupancy of the properties that secured the mortgage loans:**

18        In the prospectus supplement, Banc of America and Banc of America Mortgage Securities made the following statements about the occupancy status of the properties that secured the mortgage loans in the collateral pool of this securitization.

21        (a) In "The Mortgage Pool" section of the prospectus supplement, described in Item 52, Banc of America and Banc of America Mortgage Securities presented a table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in Group 1 into the categories "Primary Residence," "Investor Property," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal

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1 balance outstanding, and the percent of aggregate principal balance outstanding in each of these  
 2 categories. BOAA 2005-12 Pros. Sup. S-28.

3           (b) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 4 America Mortgage Securities stated that 58.36% of the mortgage loans in Group 1 were secured  
 5 by a "Primary Residence," 39.62% by an "Investor Property," and 2.02% by a "Second Home."  
 6 BOAA 2005-12 Pros. Sup. S-28.

7           (c) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 8 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table  
 9 stated that 100% of the mortgage loans in Group 2 were secured by an Investor Property." BOAA  
 10 2005-12 Pros. Sup. S-33.

11           (d) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 12 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table  
 13 divided the mortgage loans in Group 3 into the categories "Primary Residence" and "Second  
 14 Home." The table made untrue and misleading statements about the number of mortgage loans,  
 15 the aggregate principal balance outstanding, and the percent of aggregate principal balance  
 16 outstanding in each of these categories. BOAA 2005-12 Pros. Sup. S-38.

17           (e) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 18 America Mortgage Securities stated that 89.87% of the mortgage loans in Group 3 were secured  
 19 by a "Primary Residence" and 10.13% by a "Second Home." BOAA 2005-12 Pros. Sup. S-38.

20           (f) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 21 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table  
 22 divided the mortgage loans in Group 4 into the categories "Primary Residence," "Investor  
 23 Property," and "Second Home." The table made untrue and misleading statements about the  
 24 number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 25

1 aggregate principal balance outstanding in each of these categories. BOAA 2005-12 Pros. Sup. S-  
 2 43.

3 (g) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 4 America Mortgage Securities stated that 81.69% of the mortgage loans in Group 4 were secured  
 5 by a "Primary Residence," 3.68% by an "Investor Property," and 14.64% by a "Second Home."  
 6 BOAA 2005-12 Pros. Sup. S-43.

7 (h) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 8 Securities presented another table entitled "Occupancy of Mortgaged Properties." In this table,  
 9 Banc of America and Banc of America Mortgage Securities divided the mortgage loans in Group  
 10 5 into the categories "Primary Residence," "Investor Property," and "Second Home." The table  
 11 made untrue and misleading statements about the number of mortgage loans, the aggregate  
 12 principal balance outstanding, and the percent of aggregate principal balance outstanding in each  
 13 of these categories. BOAA 2005-12 Pros. Sup. S-48.

14 (i) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 15 America Mortgage Securities stated that 44.35% of the mortgage loans in Group 5 were secured  
 16 by a "Primary Residence," 50.63% by an "Investor Property," and 5.02% by a "Second Home."  
 17 BOAA 2005-12 Pros. Sup. S-48.

18 (j) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 19 Securities presented another table entitled "Occupancy of Mortgaged Properties." In this table,  
 20 Banc of America and Banc of America Mortgage Securities divided the mortgage loans in Group  
 21 6 into the categories "Primary Residence," "Investor Property," and "Second Home." The table  
 22 made untrue and misleading statements about the number of mortgage loans, the aggregate  
 23 principal balance outstanding, and the percent of aggregate principal balance outstanding in each  
 24 of these categories. BOAA 2005-12 Pros. Sup. S-53.

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(k) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of America Mortgage Securities stated that 19.86% of the mortgage loans in Group 6 were secured by a "Primary Residence," 77.99% by an "Investor Property," and 2.15% by a "Second Home."

(l) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Occupancy of Mortgaged Properties." In this table, Banc of America and Banc of America Mortgage Securities divided all of the mortgage loans in the collateral pool into the categories "Primary Residence," "Investor Property," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-12 Pros. Sup. S-58.

(m) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of America Mortgage Securities stated that 49.15% of the mortgage loans in the collateral pool were secured by a "Primary Residence," 45.83% by an "Investor Property," and 5.02% by a "Second Home." BOAA 2005-12 Pros. Sup. S-58.

**Item 96. Details of properties that were stated to be owner-occupied, but were not:**

- (a) Number of loans on which the owner of the property instructed tax authorities to send property tax bills to him or her at a different address: 142
  - (b) Number of loans on which the owner of the property could have, but did not, designate the property as his or her homestead: 203
  - (c) Number of loans on which the owner of the property owned three or more properties: 12
  - (d) Eliminating duplicates, number of loans about which one or more of statements (a) through (c) is true: 301

1      Item 99.    **Untrue or misleading statements about the underwriting standards of the**  
 2      **originators of the mortgage loans:**

3                 On pages 24 through 28 of the prospectus, Banc of America and Banc of America  
 4      Mortgage Securities made statements about the underwriting guidelines of Bank of America,  
 5      N.A. All of those statements are incorporated herein by reference. In particular, Banc of America  
 6      and Banc of America Mortgage Securities stated that:

7                 (a)    "Bank of America will consider a mortgage loan to be originated in accordance  
 8      with a given set of guidelines if, based on an overall qualitative evaluation, the loan is in  
 9      substantial compliance with such underwriting guidelines. Even if one or more specific criteria  
 10     included in such underwriting guidelines were not satisfied, if other factors compensated for the  
 11     standards that were not satisfied, the mortgage loan may be considered to be in substantial  
 12     compliance with the underwriting guidelines." BOAA 2005-12 Pros.24.

13                 (b)    "These underwriting standards applied by Bank of America in originating or  
 14     acquiring mortgage loans are intended to evaluate the applicants' repayment ability, credit  
 15     standing and assets available for down payment, closing costs and cash reserves. Additionally,  
 16     guidelines are established regarding the adequacy of the property as collateral for the loan  
 17     requested." BOAA 2005-12 Pros. 24.

18      Item 117.    **Statements about the ratings of the certificate(s) that the Bank purchased:**

19                 On pages S-4 and S-123 to S-124 of the prospectus supplement, Banc of America and  
 20     Banc of America Mortgage Securities made statements about the ratings assigned to the  
 21     certificates issued in this securitization. Banc of America and Banc of America Mortgage  
 22     Securities stated that the Bank's certificate was rated Aaa by Moody's Investors Service, Inc. and  
 23     AAA by Fitch Ratings. These were the highest ratings available from these two rating agencies.

24                 Banc of America and Banc of America Mortgage Securities also stated: " At their  
 25     issuance, each class of Offered Certificates is required to receive from Moody's Investors  
 26

1 Service, Inc. (Moody's) and Fitch Ratings ("Fitch") at least the rating set forth in . . . this  
2 Prospectus Supplement." BOAA 2005-12 Pros. Sup. S-123.

3 **Item 120. Summary of loans about which the Defendants made untrue or misleading**  
4 **statements:**

- 5           (a) Number of loans whose LTVs were materially understated: 683  
6           (b) Number of loans in which the owner's equity was reduced by 5% or more by  
7           undisclosed additional liens: 84  
8           (c) Number of loans in which the properties were stated to be owner-occupied  
9           but were not: 301  
10          (d) Eliminating duplicates, number of loans about which the Defendants made  
11          untrue or misleading statements: 966  
12          (e) Eliminating duplicates, percent of loans about which the Defendants made  
13          untrue or misleading statements: 27.8%

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**SCHEDULE 65 TO THE AMENDED COMPLAINT**

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Banc of America and Banc of America Mortgage Securities.

**Item 44. Details of trust and certificate(s).**

- (a) Dealer that sold the certificate(s) to the Bank: Banc of America.

(b) Description of the trust: Banc of America Alternative Loan Trust, Mortgage  
through Certificates, Series 2005-11 was a securitization in November 2005 of 2,411  
loans, in four groups. Bank of America, N.A. originated or acquired the mortgage loans  
collateral pool of this securitization. BOAA 2005-11 Pros. Sup. S-8 and S-26.

(c) Description of the certificate(s) that the Bank purchased: Banc of America  
and sold to the Bank a senior certificate in this securitization, in tranche 1-CB-1, for  
the Bank paid \$97,727,000 plus accrued interest on November 30, 2005.

(d) Ratings of the certificate(s) when the Bank purchased them: Moody's • A

(d) Ratings of the certificate(s) when the Bank purchased them: Moody's • Aaa;  
Fitch • AAA.

- (e) Current ratings of the certificate(s): Moody's • B3; Fitch • A  
(f) URL of prospectus supplement for this securitization:

<http://www.sec.gov/Archives/edgar/data/1207409/00011931250523328>

**Item 52. Untrue or misleading statements about the LTVs of the mortgage loans;**

In the prospectus supplement, Banc of America and Banc of America Mortgage Securities made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

- (a) The original LTVs of the mortgage loans in Group 1 ranged from 10.03% to 103%, with a weighted average of 72.68%. BOAA 2005-11 Pros. Sup. S-8 and S-29.

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- 1                         (b)     The original LTVs of the mortgage loans in Group 2 ranged from 9.78% to 95%,  
 2 with a weighted average of 70.61%. BOAA 2005-11 Pros. Sup. S-9 and S-34.
- 3                         (c)     The original LTVs of the mortgage loans in Group 3 ranged from 18.45% to  
 4 103%, with a weighted average of 77.16%. BOAA 2005-11 Pros. Sup. S-9 and S-39.
- 5                         (d)     The original LTVs of the mortgage loans in Group 4 ranged from 22.22% to 95%,  
 6 with a weighted average of 70.91%. BOAA 2005-11 Pros. Sup. S-10 and S-44.
- 7                         (e)     The original LTVs of all of the loans in the collateral pool ranged from 9.78% to  
 8 103%, with a weighted average of 72.37%. BOAA 2005-11 Pros. Sup. S-10 and S-49.
- 9                         (f)     “As of the Cut-off Date, no Mortgage Loan will have a Loan-to-Value Ratio of  
 10 more than 103.00%.” BOAA 2005-11 Pros. Sup. S-28.
- 11                         (g)     The original LTVs of the discount mortgage loans in Group 1 ranged from 10.53%  
 12 to 100%, with a weighted average of 73.34%. BOAA 2005-11 Pros. Sup. S-29.
- 13                         (h)     The original LTVs of the premium mortgage loans in Group 1 ranged from  
 14 10.03% to 100%, with a weighted average of 72.47%. BOAA 2005-11 Pros. Sup. S-29.
- 15                         (i)     In the section of the prospectus supplement entitled “The Mortgage Pool,” Banc of  
 16 America and Banc of America Mortgage Securities presented tables of statistics about the  
 17 mortgage loans in the collateral pool. BOAA 2005-11 Pros. Sup. S-29 to S-54. Each table focused  
 18 on a certain characteristic of the loans (for example, current principal balance) and divided the  
 19 loans into categories based on that characteristic (for example, loans with current principal  
 20 balances of \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table  
 21 then presented various data about the loans in each category. One of the tables, entitled “Original  
 22 Loan-to-Value Ratios,” divided the loans in Group 1 into 19 categories of original LTV (for  
 23 example, 10.01% to 15%, 15.01% to 20%, 20.01% to 25%, etc.). The table made untrue and  
 24 misleading statements about the number of mortgage loans, the aggregate principal balance  
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- 26                         misleading statements about the number of mortgage loans, the aggregate principal balance  
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1 outstanding, and the percent of aggregate principal balance outstanding in each of these  
 2 categories. BOAA 2005-11 Pros. Sup. S-32.

3 (j) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 4 of the Group 1 Mortgage Loans is expected to be approximately 72.68%." BOAA 2005-11 Pros.  
 5 Sup. S-32.

6 (k) The original LTVs of the discount mortgage loans in Group 2 ranged from 28.89%  
 7 to 95%, with a weighted average of 67.18%. BOAA 2005-11 Pros. Sup. S-34.

8 (l) The original LTVs of the premium mortgage loans in Group 2 ranged from 9.78%  
 9 to 90%, with a weighted average of 71.82%. BOAA 2005-11 Pros. Sup. S-34.

10 (m) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 11 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided  
 12 the mortgage loans in Group 2 into 18 categories of original LTV (for example, 5.01% to 10%,  
 13 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and misleading statements about  
 14 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 15 aggregate principal balance outstanding in each of these categories. BOAA 2005-11 Pros. Sup. S-  
 16 37.

17 (n) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 18 of the Group 2 Mortgage Loans is expected to be approximately 70.61%." BOAA 2005-11 Pros.  
 19 Sup. S-37.

20 (o) The original LTVs of the discount mortgage loans in Group 3 ranged from 31.45%  
 21 to 103%, with a weighted average of 78.24%. BOAA 2005-11 Pros. Sup. S-39.

22 (p) The original LTVs of the premium mortgage loans in Group 3 ranged from  
 23 18.45% to 103%, with a weighted average of 76.01%. BOAA 2005-11 Pros. Sup. S-39.

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1                 (q)     In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 2 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided  
 3 the mortgage loans in Group 3 into 17 categories of original LTV (for example, 15.01% to 20%,  
 4 25.01% to 30%, 30.01% to 35%, etc.). The table made untrue and misleading statements about  
 5 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 6 aggregate principal balance outstanding in each of these categories. BOAA 2005-11 Pros. Sup. S-  
 7 42.  
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9                 (r)     "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 10 of the Group 3 Mortgage Loans is expected to be approximately 77.16%." BOAA 2005-11 Pros.  
 11 Sup. S-42.

12                 (s)     The original LTVs of the discount mortgage loans in Group 4 ranged from 22.22%  
 13 to 81.12%, with a weighted average of 71.72%. BOAA 2005-11 Pros. Sup. S-44.

14                 (t)     The original LTVs of the premium mortgage loans in Group 4 ranged from  
 15 34.89% to 95%, with a weighted average of 70.12%. BOAA 2005-11 Pros. Sup. S-44.

16                 (u)     In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 17 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided  
 18 the mortgage loans in Group 4 into 14 categories of original LTV (for example, 20.01% to 25%,  
 19 30.01% to 35%, 35.01% to 40%, etc.). The table made untrue and misleading statements about  
 20 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 21 aggregate principal balance outstanding in each of these categories. BOAA 2005-11 Pros. Sup. S-  
 22 47.  
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24                 (v)     "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 25 of the Group 4 Mortgage Loans is expected to be approximately 70.91%." BOAA 2005-11 Pros.  
 26 Sup. S-47.  
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1                         (w)     The original LTVs of the discount mortgage loans of all of the loans in the  
 2 collateral pool ranged from 10.53% to 103%, with a weighted average of 72.71%. BOAA 2005-  
 3 11 Pros. Sup. S-49.

4                         (x)     The original LTVs of the premium mortgage loans of all of the loans in the  
 5 collateral pool ranged from 9.78% to 103%, with a weighted average of 72.2%. BOAA 2005-11  
 6 Pros. Sup. S-49.

7                         (y)     In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 8 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided all  
 9 of the mortgage loans in the collateral pool into 20 categories of original LTV (for example,  
 10 5.01% to 10%, 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and misleading  
 11 statements about the number of mortgage loans, the aggregate principal balance outstanding, and  
 12 the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-  
 13 11 Pros. Sup. S-53.

14                         (z)     "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 15 of the Mortgage Loans is expected to be approximately 72.37%." BOAA 2005-11 Pros. Sup. S-  
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**Item 62. Details of the results of the AVM analysis:**

Number of loans	2,411
Number of properties on which there was enough information for the model to determine a true market value	1,067
Number of loans on which the stated value was 105% or more of the true market value as reported by the model	502
Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$32,478,499
Number of loans on which the stated value was 95% or less of the true market value as reported by the model	262
Aggregate amount by which the true market values of those properties exceed their stated values	\$17,287,226
Number of loans with LTVs over 100%, as stated by Defendants	12
Number of loans with LTVs over 100%, as determined by the model	106
Weighted-average LTV, as stated by Defendants	72.4%
Weighted-average LTV, as determined by the model	82.3%

**Item 71. Undisclosed additional liens:**

(a) Minimum number of properties with additional liens: 616

(b) Total reduction in equity from additional liens: \$31,005,355

(c) Weighted-average reduction in equity from additional liens: 81.0%

**Item 88. Untrue or misleading statements about owner-occupancy of the properties that secured the mortgage loans:**

In the prospectus supplement, Banc of America and Banc of America Mortgage Securities made the following statements about the occupancy status of the properties that secured the mortgage loans in the collateral pool of this securitization.

(a) In "The Mortgage Pool" section of the prospectus supplement, described in Item 52, Banc of America and Banc of America Mortgage Securities presented a table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in Group 1 into the categories "Primary Residence," "Investor Property," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal

1 balance outstanding, and the percent of aggregate principal balance outstanding in each of these  
 2 categories. BOAA 2005-11 Pros. Sup. S-30.

3           (b) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 4 America Mortgage Securities stated that 52.74% of the mortgage loans in Group 1 were secured  
 5 by a "Primary Residence," 44.52% by an "Investor Property," and 2.74% by a "Second Home."  
 6 BOAA 2005-11 Pros. Sup. S-30.

7           (c) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 8 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table  
 9 divided the mortgage loans in Group 2 into the categories "Investor Property" and "Second  
 10 Home." The table made untrue and misleading statements about the number of mortgage loans,  
 11 the aggregate principal balance outstanding, and the percent of aggregate principal balance  
 12 outstanding in each of these categories. BOAA 2005-11 Pros. Sup. S-35.

13           (d) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 14 America Mortgage Securities stated that 94.17% of the mortgage loans in Group 2 by an  
 15 "Investor Property" and 5.83% by a "Second Home." BOAA 2005-11 Pros. Sup. S-35.

16           (e) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 17 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table  
 18 stated that 100% of the mortgage loans in Group 3 were secured by a "Primary Residence."  
 19 BOAA 2005-11 Pros. Sup. S-40.

20           (f) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 21 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table  
 22 divided the mortgage loans in Group 4 into the categories "Primary Residence," "Investor  
 23 Property," and "Second Home." The table made untrue and misleading statements about the  
 24 number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
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1 aggregate principal balance outstanding in each of these categories. BOAA 2005-11 Pros. Sup. S-  
 2 45.

3 (g) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 4 America Mortgage Securities stated that 82.2% of the mortgage loans in Group 4 were secured by  
 5 a "Primary Residence," 9.4% by an "Investor Property," and 8.4% by a "Second Home." BOAA  
 6 2005-11 Pros. Sup. S-45.

7 (h) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 8 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table  
 9 divided all of the mortgage loans in the collateral pool into the categories "Primary Residence,"  
 10 "Investor Property," and "Second Home." The table made untrue and misleading statements  
 11 about the number of mortgage loans, the aggregate principal balance outstanding, and the percent  
 12 of aggregate principal balance outstanding in each of these categories. BOAA 2005-11 Pros. Sup.  
 13 S-50.

14 (i) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 15 America Mortgage Securities stated that 55.01% of the mortgage loans in the collateral pool were  
 16 secured by a "Primary Residence," 40.55% by an "Investor Property," and 4.43% by a "Second  
 17 Home." BOAA 2005-11 Pros. Sup. S-50.

18 Item 96. Details of properties that were stated to be owner-occupied, but were not:

- 19 (a) Number of loans on which the owner of the property instructed tax  
     authorities to send property tax bills to him or her at a different address: 117
- 20 (b) Number of loans on which the owner of the property could have, but did not,  
     designate the property as his or her homestead: 156
- 21 (c) Number of loans on which the owner of the property owned three or more  
     properties: 8
- 22 (d) Eliminating duplicates, number of loans about which one or more of  
     statements (a) through (c) is true: 242

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1      **Item 99.      Untrue or misleading statements about the underwriting standards of the**  
 2      **originators of the mortgage loans:**

3                On pages 24 through 28 of the prospectus, Banc of America and Banc of America  
 4                Mortgage Securities made statements about the underwriting guidelines of Bank of America,  
 5                N.A. All of those statements are incorporated herein by reference. In particular, Banc of America  
 6                and Banc of America Mortgage Securities stated that:

7                (a)     "Bank of America will consider a mortgage loan to be originated in accordance  
 8                with a given set of guidelines if, based on an overall qualitative evaluation, the loan is in  
 9                substantial compliance with such underwriting guidelines. Even if one or more specific criteria  
 10          included in such underwriting guidelines were not satisfied, if other factors compensated for the  
 11          standards that were not satisfied, the mortgage loan may be considered to be in substantial  
 12          compliance with the underwriting guidelines." BOAA 2005-11 Pros. 24.

13                (b)     "These underwriting standards applied by Bank of America in originating or  
 14          acquiring mortgage loans are intended to evaluate the applicants' repayment ability, credit  
 15          standing and assets available for downpayment, closing costs and cash reserves. Additionally,  
 16          guidelines are established regarding the adequacy of the property as collateral for the loan  
 17          requested." BOAA 2005-11 Pros. 24.

18      **Item 117.      Statements about the ratings of the certificate(s) that the Bank purchased:**

19                On pages S-4 and S-120 of the prospectus supplement, Banc of America and Banc of America  
 20          Mortgage Securities made statements about the ratings assigned to the certificates issued  
 21          in this securitization. Banc of America and Banc of America Mortgage Securities stated that the  
 22          Bank's certificate was rated Aaa by Moody's Investors Service, Inc. and AAA by Fitch Ratings.  
 23          These were the highest ratings available from these two rating agencies.

24                Banc of America and Banc of America Mortgage Securities also stated: "At their  
 25          issuance, each class of Offered Certificates is required to receive from Moody's Investors

1 Service, Inc. (Moody's) and Fitch Ratings ("Fitch") at least the rating set forth in . . . this  
2 Prospectus Supplement." BOAA 2005-11 Pros. Sup. 120.

3 **Item 120. Summary of loans about which the Defendants made untrue or misleading  
4 statements:**

- 5           (a) Number of loans whose LTVs were materially understated: 502  
6           (b) Number of loans in which the owner's equity was reduced by 5% or more by  
7           undisclosed additional liens: 616  
8           (c) Number of loans in which the properties were stated to be owner-occupied  
9           but were not: 242  
10           (d) Eliminating duplicates, number of loans about which the Defendants made  
11           untrue or misleading statements: 1,038  
12           (e) Eliminating duplicates, percent of loans about which the Defendants made  
13           untrue or misleading statements: 43.1%

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**SCHEDULE 66 TO THE AMENDED COMPLAINT**

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Banc of America and Banc of America Mortgage Securities.

**Item 44. Details of trust and certificate(s)**

- (a) Dealer that sold the certificate(s) to the Bank: Banc of America.

(b) Description of the trust: Banc of America Alternative Loan Trust, Mortgage

Pass-Through Certificates, Series 2005-10 was a securitization in October 2005 of 3,053 mortgage loans, in six groups. The mortgage loans in the collateral pool of this securitization were originated or acquired by Bank of America, N.A. BOAA 2005-10 Pros. Sup. S-8 and S-27.

- (c) Description of the certificate(s) that the Bank purchased: Banc of America offered and sold to the Bank a senior certificate in this securitization, in tranche 1-CB-1, for which the Bank paid \$75,210,000 plus accrued interest on October 31, 2005.

(d) Ratings of the certificate(s) when the Bank purchased them: Moody's • Aaa;  
Fitch • AAA

- (e) Current ratings of the certificate(s): Moody's • B2; Fitch • A.

- (f) URL of prospectus supplement for this securitization:

<http://www.sec.gov/Archives/edgar/data/1207409/000119312505209485/d424b5.htm>

**Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:**

In the prospectus supplement, Banc of America and Banc of America Mortgage Securities made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

- (a) The original LTVs of the mortgage loans in Group 1 ranged from 8.6% to 103%, with a weighted average of 73.34%. BOAA 2005-10 Pros. Sup. S-8 and S-30.

1                         (b)     The original LTVs of the mortgage loans in Group 2 ranged from 11.06% to 95%,  
 2 with a weighted average of 71.41%. BOAA 2005-10 Pros. Sup. S-9 and S-35.

3                         (c)     The original LTVs of the mortgage loans in Group 3 ranged from 17.86% to  
 4 103%, with a weighted average of 78.72%. BOAA 2005-10 Pros. Sup. S-9 and S-40.

5                         (d)     The original LTVs of the mortgage loans in Group 4 ranged from 28.17% to 95%,  
 6 with a weighted average of 69.51%. BOAA 2005-10 Pros. Sup. S-10 and S-45.

7                         (e)     The original LTVs of the mortgage loans in Group 5 ranged from 6.02% to 95%,  
 8 with a weighted average of 59.61%. BOAA 2005-10 Pros. Sup. S-10 and S-50.

9                         (f)     The original LTVs of the mortgage loans in Group 6 ranged from 7.28% to 95%,  
 10 with a weighted average of 58.52%. BOAA 2005-10 Pros. Sup. S-11 and S-55.

11                         (g)     The original LTVs of all of the mortgage loans in the collateral pool ranged from  
 12 6.02% to 103%, with a weighted average of 71.21%. BOAA 2005-10 Pros. Sup. S-11 and S-60.

13                         (h)     “As of the Cut-off Date, no Mortgage Loan will have a Loan-to-Value Ratio of  
 14 more than 103.00%. BOAA 2005-10 Pros. Sup. S-28.”

15                         (i)     The original LTVs of the discount mortgage loans in Group 1 ranged from 8.6% to  
 16 100%, with a weighted average of 72.69%. BOAA 2005-10 Pros. Sup. S-30.

17                         (j)     The original LTVs of the premium mortgage loans in Group 1 ranged from  
 18 11.76% to 103%, with a weighted average of 73.59%. BOAA 2005-10 Pros. Sup. S-30.

19                         (k)     In the section of the prospectus supplement entitled “The Mortgage Pool,” Banc of  
 20 America and Banc of America Mortgage Securities presented tables of statistics about the  
 21 mortgage loans in the collateral pool. BOAA 2005-10 Pros. Sup. S-30 to S-66. Each table focused  
 22 on a certain characteristic of the loans (for example, current principal balance) and divided the  
 23 loans into categories based on that characteristic (for example, loans with current principal  
 24 balances of \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table  
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1 then presented various data about the loans in each category. One of the tables, entitled "Original  
 2 Loan-to-Value Ratios," divided the loans in Group 1 into 20 categories of original LTV (for  
 3 example, 5.01% to 10%, 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and  
 4 misleading statements about the number of mortgage loans, the aggregate principal balance  
 5 outstanding, and the percent of aggregate principal balance outstanding in each of these  
 6 categories. BOAA 2005-10 Pros. Sup. S-33.

8 (l) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 9 of the Group 1 Mortgage Loans is expected to be approximately 73.34%." BOAA 2005-10 Pros.  
 10 Sup. S-33.

11 (m) The original LTVs of the discount mortgage loans in Group 2 ranged from 11.06%  
 12 to 90%, with a weighted average of 68.78%. BOAA 2005-10 Pros. Sup. S-35.

13 (n) The original LTVs of the premium mortgage loans in Group 2 ranged from  
 14 13.41% to 95%, with a weighted average of 72.58%. BOAA 2005-10 Pros. Sup. S-35.

16 (o) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 17 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided  
 18 the mortgage loans in Group 2 into 17 categories of original LTV (for example, 10.01% to 15%,  
 19 15.01% to 20%, 20.01% to 25%, etc.). The table made untrue and misleading statements about  
 20 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 21 aggregate principal balance outstanding in each of these categories. BOAA 2005-10 Pros. Sup. S-  
 22 38.

24 (p) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 25 of the Group 2 Mortgage Loans is expected to be approximately 71.41%." BOAA 2005-10 Pros.  
 26 Sup. S-38.

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1                             (q) The original LTVs of the discount mortgage loans in Group 3 ranged from 26.47%  
 2 to 103%, with a weighted average of 79.24%. BOAA 2005-10 Pros. Sup. S-40.

3                             (r) The original LTVs of the premium mortgage loans in Group 3 ranged from  
 4 17.86% to 103%, with a weighted average of 78.23%. BOAA 2005-10 Pros. Sup. S-40.

5                             (s) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 6 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided  
 7 the mortgage loans in Group 3 into 15 categories of original LTV (for example, 15.01% to 20%,  
 8 25.01% to 30%, 35.01% to 40%, etc.). The table made untrue and misleading statements about  
 9 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 10 aggregate principal balance outstanding in each of these categories. BOAA 2005-10 Pros. Sup. S-  
 11 43.

12                             (t) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 13 of the Group 3 Mortgage Loans is expected to be approximately 78.72%." BOAA 2005-10 Pros.  
 14 Sup. S-43.

15                             (u) The original LTVs of the discount mortgage loans in Group 4 ranged from 28.17%  
 16 to 85%, with a weighted average of 68.7%. BOAA 2005-10 Pros. Sup. S-45.

17                             (v) The original LTVs of the premium mortgage loans in Group 4 ranged from  
 18 46.46% to 95%, with a weighted average of 70.89%. BOAA 2005-10 Pros. Sup. S-45.

19                             (w) In "The Mortgage Pool" section of the prospectus supplement, Banc of America  
 20 and Banc of America Mortgage Securities presented another table entitled "Original Loan-to-  
 21 Value Ratios." This table divided the mortgage loans in Group 4 into 12 categories of original  
 22 LTV (for example, 25.01% to 30%, 30.01% to 35%, 40.01% to 45%, etc.). The table made untrue  
 23 and misleading statements about the number of mortgage loans, the aggregate principal balance  
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1 outstanding, and the percent of aggregate principal balance outstanding in each of these  
 2 categories. BOAA 2005-10 Pros. Sup. S-48.

3                 (x)     “As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 4 of the Group 4 Mortgage Loans is expected to be approximately 69.51%.” BOAA 2005-10 Pros.  
 5 Sup. S-48.

6                 (y)     In “The Mortgage Pool” section, Banc of America and Banc of America Mortgage  
 7 Securities presented another table entitled “Original Loan-to-Value Ratios.” This table divided  
 8 the mortgage loans in Group 5 into 18 categories of original LTV (for example, 5.01% to 10%,  
 9 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and misleading statements about  
 10 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 11 aggregate principal balance outstanding in each of these categories. BOAA 2005-10 Pros. Sup. S-  
 12 53.

13                 (z)     “As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 14 of the Group 5 Mortgage Loans is expected to be approximately 59.61%.” BOAA 2005-10 Pros.  
 15 Sup. S-53.

16                 (aa)    The original LTVs of the discount mortgage loans in Group 6 ranged from 9.55%  
 17 to 95%, with a weighted average of 57.75%. BOAA 2005-10 Pros. Sup. S-55.

18                 (bb)    The original LTVs of the premium mortgage loans in Group 6 ranged from 7.28%  
 19 to 90%, with a weighted average of 59.08%. BOAA 2005-10 Pros. Sup. S-55.

20                 (cc)    In “The Mortgage Pool” section, Banc of America and Banc of America Mortgage  
 21 Securities presented another table entitled “Original Loan-to-Value Ratios.” This table divided  
 22 the mortgage loans in Group 6 into 18 categories of original LTV (for example, 5.01% to 10%,  
 23 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and misleading statements about  
 24 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
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1 aggregate principal balance outstanding in each of these categories. BOAA 2005-10 Pros. Sup. S-  
 2 58.

3 (dd) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 4 of the Group 6 Mortgage Loans is expected to be approximately 58.52%." BOAA 2005-10 Pros.  
 5 Sup. S-58.

6 (ee) The original LTVs of the discount mortgage loans in the collateral pool ranged  
 7 from 6.02% to 103%, with a weighted average of 69.17%. BOAA 2005-10 Pros. Sup. S-60.

8 (ff) The original LTVs of the premium mortgage loans in the collateral pool ranged  
 9 from 7.28% to 103%, with a weighted average of 72.58%. BOAA 2005-10 Pros. Sup. S-60.

10 (gg) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 11 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided all  
 12 of the mortgage loans in the collateral pool into 20 categories of original LTV (for example,  
 13 5.01% to 10%, 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and misleading  
 14 statements about the number of mortgage loans, the aggregate principal balance outstanding, and  
 15 the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-  
 16 10 Pros. Sup. S-64.

17 (hh) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 18 of the Mortgage Loans is expected to be approximately 71.21%." BOAA 2005-10 Pros. Sup. S-  
 19 64.

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1      Item 62.      Details of the results of the AVM analysis:

2      Number of loans	3,053
3      Number of properties on which there was enough information for the model to determine a true market value	1,295
4      Number of loans on which the stated value was 105% or more of the true market value as reported by the model	565
5      Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$29,747,699
6      Number of loans on which the stated value was 95% or less of the true market value as reported by the model	415
7      Aggregate amount by which the true market values of those properties exceed their stated values	\$27,059,907
9      Number of loans with LTVs over 100%, as stated by Defendants	14
10     Number of loans with LTVs over 100%, as determined by the model	103
10     Weighted-average LTV, as stated by Defendants	71.2%
11     Weighted-average LTV, as determined by the model	78.8%

12      Item 71.      Undisclosed additional liens:

- 13      (a)      Minimum number of properties with additional liens: 92
- 14      (b)      Total reduction in equity from additional liens: \$6,734,144
- 15      (c)      Weighted-average reduction in equity from additional liens: 75.0%

16      Item 88.      Untrue or misleading statements about owner-occupancy of the properties that secured the mortgage loans:

18      In the prospectus supplement, Banc of America and Banc of America Mortgage Securities made the following statements about the occupancy status of the properties that secured the mortgage loans in the collateral pool of this securitization.

21      (a)      In "The Mortgage Pool" section of the prospectus supplement, described in Item 52, Banc of America and Banc of America Mortgage Securities presented a table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in Group 1 into the categories "Primary Residence," "Investor Property," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal

1 balance outstanding, and the percent of aggregate principal balance outstanding in each of these  
 2 categories. BOAA 2005-10 Pros. Sup. S-31.

3       (b) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 4 America Mortgage Securities stated that 56.85% of the loans in Group I were secured by a  
 5 "Primary Residence," 41.95% by an "Investor Property," and 1.2% by a "Second Home." BOAA  
 6 2005-10 Pros. Sup. S-31.

7       (c) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 8 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table  
 9 divided the mortgage loans in Group 2 into the categories "Investor Property" and "Second  
 10 Home." The table made untrue and misleading statements about the number of mortgage loans,  
 11 the aggregate principal balance outstanding, and the percent of aggregate principal balance  
 12 outstanding in each of these categories. BOAA 2005-10 Pros. Sup. S-36.

13       (d) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 14 America Mortgage Securities stated that 95.11% of the mortgage loans in Group 2 were secured  
 15 by an "Investor Property" and 4.89% by a "Second Home." BOAA 2005-10 Pros. Sup. S-36.

16       (e) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 17 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table  
 18 stated that 100% of the mortgage loans in Group 3 were secured by a "Primary Residence."  
 19 BOAA 2005-10 Pros. Sup. S-41.

20       (f) In the "The Mortgage Pool" section, Banc of America and Banc of America  
 21 Mortgage Securities presented another table entitled "Occupancy of Mortgaged Properties." This  
 22 table divided the mortgage loans in Group 4 into the categories "Primary Residence," "Investor  
 23 Property," and "Second Home." The table made untrue and misleading statements about the  
 24 number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
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1 aggregate principal balance outstanding in each of these categories. BOAA 2005-10 Pros. Sup. S-  
 2 46.

3 (g) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 4 America Mortgage Securities stated that 75.49% of the mortgage loans in Group 4 were secured  
 5 by a "Primary Residence," 6.76% by an "Investor Property," and 17.75% by a "Second Home."  
 6 BOAA 2005-10 Pros. Sup. S-46.

7 (h) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 8 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table  
 9 divided the mortgage loans in Group 5 into the categories "Primary Residence," "Investor  
 10 Property," and "Second Home." The table made untrue and misleading statements about the  
 11 number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 12 aggregate principal balance outstanding in each of these categories. BOAA 2005-10 Pros. Sup. S-  
 13 51.

14 (i) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 15 America Mortgage Securities stated that 56.69% of the mortgage loans in Group 5 were secured  
 16 by a "Primary Residence," 41.37% by an "Investor Property," and 1.95% by a "Second Home."  
 17 BOAA 2005-10 Pros. Sup. S-51.

18 (j) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 19 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table  
 20 divided the mortgage loans in Group 6 into the categories "Primary Residence," "Investor  
 21 Property," and "Second Home." The table made untrue and misleading statements about the  
 22 number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 23 aggregate principal balance outstanding in each of these categories. BOAA 2005-10 Pros. Sup. S-  
 24 56.

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(k) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of America Mortgage Securities stated that 27.79% of the mortgage loans in Group 6 were secured by a "Primary Residence," 70.70% by an "Investor Property," and 1.51% by a "Second Home."

(I) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Occupancy of Mortgaged Properties." This table divided all of the mortgage loans in the collateral group into the categories "Primary Residence," "Investor Property," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-10 Pros. Sup.

(m) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of America Mortgage Securities stated that 51.14% of the mortgage loans in the collateral pool were secured by a "Primary Residence," 44.84% by an "Investor Property," and 4.02% by a "Second Home." BOAA 2005-10 Pros. Sup. S-61.

**Item 96. Details of properties that were stated to be owner-occupied, but were not:**

- (a) Number of loans on which the owner of the property instructed tax authorities to send property tax bills to him or her at a different address: 123
  - (b) Number of loans on which the owner of the property could have, but did not, designate the property as his or her homestead: 161
  - (c) Number of loans on which the owner of the property owned three or more properties: 6
  - (d) Eliminating duplicates, number of loans about which one or more of statements (a) through (c) is true: 243

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1      **Item 99.      Untrue or misleading statements about the underwriting standards of the**  
 2      **originators of the mortgage loans:**

3              On pages 24 through 28 of the prospectus, Banc of America and Banc of America  
 4      Mortgage Securities made statements about the underwriting guidelines of Bank of America,  
 5      N.A. All of those statements are incorporated herein by reference. In particular, Banc of America  
 6      and Banc of America Mortgage Securities stated that:

7              (a)     "Bank of America will consider a mortgage loan to be originated in accordance  
 8      with a given set of guidelines if, based on an overall qualitative evaluation, the loan is in  
 9      substantial compliance with such underwriting guidelines. Even if one or more specific criteria  
 10     included in such underwriting guidelines were not satisfied, if other factors compensated for the  
 11     standards that were not satisfied, the mortgage loan may be considered to be in substantial  
 12     compliance with the underwriting guidelines." BOAA 2005-10 Pros. 24.

13              (b)     "These underwriting standards applied by Bank of America in originating or  
 14     acquiring mortgage loans are intended to evaluate the applicants' repayment ability, credit  
 15     standing and assets available for downpayment, closing costs and cash reserves. Additionally,  
 16     guidelines are established regarding the adequacy of the property as collateral for the loan  
 17     requested." BOAA 2005-10 Pros. 24.

18      **Item 117.      Statements about the ratings of the certificate(s) that the Bank purchased:**

19              On pages S-4 and S-134 to S-135 of the prospectus supplement, Banc of America and  
 20     Banc of America Mortgage Securities made statements about the ratings assigned to the  
 21     certificate issued in this securitization. Banc of America and Banc of America Mortgage  
 22     Securities stated that the Bank's certificate was rated Aaa by Moody's Investors Service, Inc. and  
 23     AAA by Fitch Ratings. These were the highest ratings available from these two rating agencies.

24              Banc of America and Banc of America Mortgage Securities also stated: "At their  
 25     issuance, each class of Offered Certificates is required to receive from Moody's Investors  
 26     -11-

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1 Service, Inc. (Moody's) and Fitch Ratings ("Fitch") at least the rating set forth in . . . this  
2 Prospectus Supplement." BOAA 2005-10 Pros. Sup. S-134.

3 **Item 120. Summary of loans about which the Defendants made untrue or misleading  
4 statements:**

- 5 (a) Number of loans whose LTVs were materially understated: 565  
6 (b) Number of loans in which the owner's equity was reduced by 5% or more by  
7 undisclosed additional liens: 92  
8 (c) Number of loans in which the properties were stated to be owner-occupied  
9 but were not: 243  
10 (d) Eliminating duplicates, number of loans about which the Defendants made  
11 untrue or misleading statements: 805  
12 (e) Eliminating duplicates, percent of loans about which the Defendants made  
13 untrue or misleading statements: 26.4%

**SCHEDULE 67 TO THE AMENDED COMPLAINT**

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Banc of America and Banc of America Mortgage Securities.

**Item 44. Details of trust and certificate(s).**

- (a) Dealer that sold the certificate(s) to the Bank: Banc of America.

(b) Description of the trust: Banc of America Alternative Loan Trust, Mortgage  
through Certificates, Series 2005-9 was a securitization in September 2005 of 2,566  
loans, in five groups. The mortgage loans in the collateral pool of this securitization  
originated or acquired by Bank of America, N.A. BOAA 2005-9 Pros. Sup. S-8 and S-26

(c) Description of the certificate(s) that the Bank purchased: Banc of America  
and sold to the Bank a senior certificate in this securitization, in tranche 1-CB-1, for  
the Bank paid \$112,639,000 plus accrued interest on September 30, 2005.

(d) Ratings of the certificate(s) when the Bank purchased them: Moody's • Aaa;  
Fitch • B2.

(e) Current ratings of the certificate(s): Moody's • B2; Fitch • A.

(f) URL of prospectus supplement for this securitization:

<http://www.sec.gov/Archives/edgar/data/1207409/000119312505192801/d424b5.htm>

**Item 52.** Untrue or misleading statements about the LTVs of the mortgage loans;

In the prospectus supplement, Banc of America and Banc of America Mortgage Securities made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

(a) The original LTVs of the mortgage loans in Group 1 ranged from 5.63% to 103%, with a weighted average of 72.36%. BOAA 2005-9 Pros. Sup. S-8 and S-29.

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- 1                         (b)     The original LTVs of the mortgage loans in Group 2 ranged from 15.11% to 90%,  
 2 with a weighted average of 72.17%. BOAA 2005-9 Pros. Sup. S-9 and S-34.
- 3                         (c)     The original LTVs of the mortgage loans in Group 3 ranged from 29.55% to  
 4 103%, with a weighted average of 78.06%. BOAA 2005-9 Pros. Sup. S-9 and S-39.
- 5                         (d)     The original LTVs of the mortgage loans in Group 4 ranged from 25.93% to  
 6 100%, with a weighted average of 69.58%. BOAA 2005-9 Pros. Sup. S-10 and S-44.
- 7                         (e)     The original LTVs of the mortgage loans in Group 5 ranged from 6.9% to 92.11%,  
 8 with a weighted average of 61.98%. BOAA 2005-9 Pros. Sup. S-10 and S-49.
- 9                         (f)     The original LTVs of all of the mortgage loans in the collateral pool ranged from  
 10 5.63% to 103%, with a weighted average of 71.15%. BOAA 2005-9 Pros. Sup. S-11 and S-54.
- 11                         (g)     “As of the Cut-off Date, no Mortgage Loan will have a Loan-to-Value Ratio of  
 12 more than 103.00%.” BOAA 2005-9 Pros. Sup. S-27.
- 13                         (h)     The original LTVs of the discounted mortgage loans in Group 1 ranged from  
 14 15.09% to 103%, with a weighted average of 72.15%. BOAA 2005-9 Pros. Sup. S-29.
- 15                         (i)     The original LTVs of the premium mortgage loans in Group 1 ranged from 5.63%  
 16 to 103%, with a weighted average of 72.49%. BOAA 2005-9 Pros. Sup. S-29.
- 17                         (j)     In the section of the prospectus supplement entitled “The Mortgage Pool,” Banc of  
 18 America and Banc of America Mortgage Securities presented tables of statistics about the  
 19 mortgage loans in the collateral pool. BOAA 2005-9 Pros. Sup. S-30 to S-58. Each table focused  
 20 on a certain characteristic of the loans (for example, current principal balance) and divided the  
 21 loans into categories based on that characteristic (for example, loans with current principal  
 22 balances of \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table  
 23 then presented various data about the loans in each category. One of the tables, entitled “Original  
 24 Loan-to-Value Ratios,” divided the loans in Group 1 into 19 categories of original LTV (for  
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1 example, 5.01% to 10%, 15.01% to 20%, 20.01% to 25%, etc.). The table made untrue and  
 2 misleading statements about the number of mortgage loans, the aggregate principal balance  
 3 outstanding, and the percent of aggregate principal balance outstanding in each of these  
 4 categories. BOAA 2005-9 Pros. Sup. S-32.

5 (k) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 6 of the Group 1 Mortgage Loans is expected to be approximately 72.36%." BOAA 2005-9 Pros.  
 7 Sup. S-32.

8 (l) The original LTVs of the discounted mortgage loans in Group 2 ranged from  
 9 18.46% to 90%, with a weighted average of 67.94%. BOAA 2005-9 Pros. Sup. S-34.

10 (m) The original LTVs of the premium mortgage loans in Group 2 ranged from 15.11%  
 11 to 90%, with a weighted average of 73.89%. BOAA 2005-9 Pros. Sup. S-34.

12 (n) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 13 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided  
 14 the mortgage loans in Group 2 into 15 categories of original LTV (for example, 15.01% to 20%,  
 15 20.01% to 25%, 25.01% to 30%, etc.). The table made untrue and misleading statements about  
 16 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 17 aggregate principal balance outstanding in each of these categories. BOAA 2005-9 Pros. Sup. S-  
 18 37.

19 (o) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 20 of the Group 2 Mortgage Loans is expected to be approximately 72.17%." BOAA 2005-9 Pros.  
 21 Sup. S-37.

22 (p) The original LTVs of the discounted mortgage loans in Group 3 ranged from  
 23 29.55% to 103%, with a weighted average of 77.13%. BOAA 2005-9 Pros. Sup. S-39.

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- 1                         (q)     The original LTVs of the premium mortgage loans in Group 3 ranged from  
 2 31.91% to 103%, with a weighted average of 78.98%. BOAA 2005-9 Pros. Sup. S-39.
- 3                         (r)     In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 4 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided  
 5 the mortgage loans in Group 3 into 15 categories of original LTV (for example, 25.01% to 30%,  
 6 30.01% to 35%, 35.01% to 40%, etc.). The table made untrue and misleading statements about  
 7 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 8 aggregate principal balance outstanding in each of these categories. BOAA 2005-9 Pros. Sup. S-  
 9 42.
- 10                         (s)     "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 11 of the Group 3 Mortgage Loans is expected to be approximately 78.06%." BOAA 2005-9 Pros.  
 12 Sup. S-42.
- 13                         (t)     The original LTVs of the discounted mortgage loans in Group 4 ranged from  
 14 41.44% to 89.93%, with a weighted average of 71.51%. BOAA 2005-9 Pros. Sup. S-44.
- 15                         (u)     The original LTVs of the premium mortgage loans in Group 4 ranged from  
 16 25.93% to 100%, with a weighted average of 68.93%. BOAA 2005-9 Pros. Sup. S-44.
- 17                         (v)     In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 18 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided  
 19 the mortgage loans in Group 4 into 13 categories of original LTV (for example, 25.01% to 30%,  
 20 30.01% to 35%, 35.01% to 40%, etc.). The table made untrue and misleading statements about  
 21 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 22 aggregate principal balance outstanding in each of these categories. BOAA 2005-9 Pros. Sup. S-  
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1                         (w) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 2 of the Group 4 Mortgage Loans is expected to be approximately 69.58%." BOAA 2005-9 Pros.  
 3 Sup. S-47.

4                         (x) The original LTVs of the discounted mortgage loans in Group 5 ranged from 8.71  
 5 % to 92.11%, with a weighted average of 60.77%. BOAA 2005-9 Pros. Sup. S-49.

6                         (y) The original LTVs of the premium mortgage loans in Group 5 ranged from 6.9%  
 7 to 90%, with a weighted average of 64.36%. BOAA 2005-9 Pros. Sup. S-49.

8                         (z) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 9 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided  
 10 the mortgage loans in Group 5 into 18 categories of original LTV (for example, 5.01% to 10%,  
 11 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and misleading statements about  
 12 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 13 aggregate principal balance outstanding in each of these categories. BOAA 2005-9 Pros. Sup. S-  
 14 52.

15                         (aa) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 16 of the Group 5 Mortgage Loans is expected to be approximately 61.98%." BOAA 2005-9 Pros.  
 17 Sup. S-52.

18                         (bb) The original LTVs of all of the discount mortgage loans in the collateral pool  
 19 ranged from 8.71 % to 103%, with a weighted average of 70.38%. BOAA 2005-9 Pros. Sup. S-  
 20 54.

21                         (cc) The original LTVs of all of the premium mortgage loans in the collateral pool  
 22 ranged from 5.63% to 103%, with a weighted average of 103%. BOAA 2005-9 Pros. Sup. S-54.

23                         (dd) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 24 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided all  
 25

1 of the mortgage loans in the collateral pool into 20 categories of original LTV (for example,  
 2 5.01% to 10%, 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and misleading  
 3 statements about the number of mortgage loans, the aggregate principal balance outstanding, and  
 4 the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-9  
 5 Pros. Sup. S-57.

6 (ee) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 7 of the Mortgage Loans is expected to be approximately 71.15%." BOAA 2005-9 Pros. Sup. S-57.

8 **Item 62. Details of the results of the AVM analysis:**

10 Number of loans	2,566
11 Number of properties on which there was enough information for the model to determine a true market value	1,067
12 Number of loans on which the stated value was 105% or more of the true market value as reported by the model	452
13 Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$25,819,192
14 Number of loans on which the stated value was 95% or less of the true market value as reported by the model	344
15 Aggregate amount by which the true market values of those properties exceed their stated values	\$20,572,177
16 Number of loans with LTVs over 100%, as stated by Defendants	21
17 Number of loans with LTVs over 100%, as determined by the model	82
18 Weighted-average LTV, as stated by Defendants	71.1%
19 Weighted-average LTV, as determined by the model	78.5%

20 **Item 71. Undisclosed additional liens:**

- 21 (a) Minimum number of properties with additional liens: 60
- 22 (b) Total reduction in equity from additional liens: \$5,507,192
- 23 (c) Weighted-average reduction in equity from additional liens: 66.7%

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1      **Item 88.      Untrue or misleading statements about owner-occupancy of the properties**  
 2      **that secured the mortgage loans:**

3                In the prospectus supplement, Banc of America and Banc of America Mortgage Securities  
 4                made the following statements about the occupancy status of the properties that secured the  
 5                mortgage loans in the collateral pool of this securitization.

6                (a)     In "The Mortgage Pool" section of the prospectus supplement, described in Item  
 7                52, Banc of America and Banc of America Mortgage Securities presented a table entitled  
 8                "Occupancy of Mortgaged Properties." This table divided the mortgage loans in Group 1 into the  
 9                categories "Primary Residence," "Investor Property," and "Second Home." The table made  
 10               untrue and misleading statements about the number of mortgage loans, the aggregate principal  
 11               balance outstanding, and the percent of aggregate principal balance outstanding in each of these  
 12               categories. BOAA 2005-9 Pros. Sup. S-30.

13               (b)     In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 14               America Mortgage Securities stated that 54.75% of the mortgage loans in Group 1 were secured  
 15               by a "Primary Residence," 43.85% by an "Investor Property," and 1.41% by a "Second Home."  
 16               BOAA 2005-9 Pros. Sup. S-30.

17               (c)     In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 18               Securities presented another table entitled "Occupancy of Mortgaged Properties." This table  
 19               divided the mortgage loans in Group 2 into the categories "Investor Property" and "Second  
 20               Home." The table made untrue and misleading statements about the number of mortgage loans,  
 21               the aggregate principal balance outstanding, and the percent of aggregate principal balance  
 22               outstanding in each of these categories. BOAA 2005-9 Pros. Sup. S-35.

23               (d)     In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 24               America Mortgage Securities stated that 91.44% of the mortgage loans in Group 2 were secured  
 25               by an "Investor Property" and 8.56% by a "Second Home." BOAA 2005-9 Pros. Sup. S-35.

(e) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Occupancy of Mortgaged Properties." This table stated that 100% of the mortgage loans in Group 3 were secured by a "Primary Residence."

(f) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in Group 4 into the categories "Primary Residence," "Investor Property," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-9 Pros. Sup. S-

(g) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of America Mortgage Securities stated that 90.32% of the mortgage loans in Group 4 were secured by a "Primary Residence," 2.46% by an "Investor Property," and 7.22% by a "Second Home."

(h) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage Securities presented another table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in Group 5 into the categories "Primary Residence," "Investor Property," and "Second Home." The table made untrue and misleading statements about the number of mortgage loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance outstanding in each of these categories. BOAA 2005-9 Pros. Sup. S-50.

(i) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of America Mortgage Securities stated that 20.69% of the mortgage loans in Group 5 were secured

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1 by a "Primary Residence," 77.15% by an "Investor Property," and 2.16% by a "Second Home."

2 BOAA 2005-9 Pros. Sup. S-50.

3 (j) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
4 Securities presented another table entitled "Occupancy of Mortgaged Properties." This table  
5 divided all of the mortgage loans in the collateral pool into the categories "Primary Residence,"  
6 "Investor Property," and "Second Home." The table made untrue and misleading statements  
7 about the number of mortgage loans, the aggregate principal balance outstanding, and the percent  
8 of aggregate principal balance outstanding in each of these categories. BOAA 2005-9 Pros. Sup.  
9 S-55.

10 (k) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
11 America Mortgage Securities stated that 57.87% of the mortgage loans in the collateral pool were  
12 secured by a "Primary Residence," 38.45% by an "Investor Property," and 3.68% by a "Second  
13 Home." BOAA 2005-9 Pros. Sup. S-55.

14 Item 96. Details of properties that were stated to be owner-occupied, but were not:

- 15 (a) Number of loans on which the owner of the property instructed tax  
authorities to send property tax bills to him or her at a different address: 101
- 16 (b) Number of loans on which the owner of the property could have, but did not,  
designate the property as his or her homestead: 142
- 17 (c) Number of loans on which the owner of the property owned three or more  
properties: 11
- 18 (d) Eliminating duplicates, number of loans about which one or more of  
statements (a) through (c) is true: 227

19 Item 99. Untrue or misleading statements about the underwriting standards of the  
20 originators of the mortgage loans:

21 On pages 24 through 28 of the prospectus, Banc of America and Banc of America  
22 Mortgage Securities made statements about the underwriting guidelines of Bank of America,

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1 N.A. All of those statements are incorporated herein by reference. In particular, Banc of America  
 2 and Banc of America Mortgage Securities stated that:

3       (a)     “Bank of America will consider a mortgage loan to be originated in accordance  
 4 with a given set of guidelines if, based on an overall qualitative evaluation, the loan is in  
 5 substantial compliance with such underwriting guidelines. Even if one or more specific criteria  
 6 included in such underwriting guidelines were not satisfied, if other factors compensated for the  
 7 standards that were not satisfied, the mortgage loan may be considered to be in substantial  
 8 compliance with the underwriting guidelines.” BOAA 2005-9 Pros. 24.

9  
 10     (b)     “These underwriting standards applied by Bank of America in originating or  
 11 acquiring mortgage loans are intended to evaluate the applicants’ repayment ability, credit  
 12 standing and assets available for downpayment, closing costs and cash reserves. Additionally,  
 13 guidelines are established regarding the adequacy of the property as collateral for the loan  
 14 requested.” BOAA 2005-9 Pros. 24.

15  
 16 **Item 106. Early payment defaults:**

- 17       (a)     **Number of the mortgage loans that suffered EPDs: 7**  
 18       (b)     **Percent of the mortgage loans that suffered EPDs: 0.3%**  
 19       (c)     **Percent of all securitized, non-agency prime (including Alt-A) mortgage loans  
 20 made at the same time as the loans in the collateral pool that experienced  
 21 EPDs: 0.18%**

22     **Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:**

23     On pages S-4 and S-123 to S-124 of the prospectus supplement, Banc of America and  
 24 Banc of America Mortgage Securities made statements about the ratings assigned to the  
 25 certificates issued in this securitization. Banc of America and Banc of America Mortgage  
 26 Securities stated that the Bank’s certificate was rated Aaa by Moody’s Investors Service, Inc. and  
 27 AAA by Fitch Ratings. These were the highest ratings available from these two rating agencies.  
 28

1 Banc of America and Banc of America Mortgage Securities also stated: "At their  
 2 issuance, each class of Offered Certificates is required to receive from Moody's Investors  
 3 Service, Inc. (Moody's) and Fitch Ratings ("Fitch") at least the rating set forth in . . . this  
 4 Prospectus Supplement." BOAA 2005-9 Pros. Sup. S-123.

5 **Item 120. Summary of loans about which the Defendants made untrue or misleading  
 6 statements:**

- 7           (a) Number of loans whose LTVs were materially understated: 452
- 8           (b) Number of loans in which the owner's equity was reduced by 5% or more by  
               undisclosed additional liens: 60
- 9           (c) Number of loans that suffered EPDs: 7
- 10          (d) Number of loans in which the properties were stated to be owner-occupied  
               but were not: 227
- 11          (e) Eliminating duplicates, number of loans about which the Defendants made  
               untrue or misleading statements: 666
- 12          (f) Eliminating duplicates, percent of loans about which the Defendants made  
               untrue or misleading statements: 26.0%

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**SCHEDULE 68 TO THE AMENDED COMPLAINT**

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Banc of America and Banc of America Funding.

**Item 44. Details of trust and certificate(s)**

- (a) Dealer that sold the certificate(s) to the Bank: Banc of America.

(b) Description of the trust: Banc of America Funding Corporation, Mortgage Pass-through Certificates, Series 2005-F was a securitization in August 2005 of 2,399 mortgage loans groups. The mortgage loans in the collateral pool of this securitization were originated or originated by Countrywide Home Loans, Inc. and Bank of America, N.A. Countrywide Home Inc. originated or acquired 100% of the loans in Group 1. Bank of America, N.A. originated or acquired 16.96% of the loans in Group 2 and Countrywide Home Loans, Inc. originated or acquired 83.04%. Bank of America, N.A. originated or acquired 100% of the loans in Group 3. Bank of America, N.A. originated or acquired 38.79% of the loans in Group 4 and Countrywide Home Loans, Inc. originated or acquired 61.21%. Bank of America, N.A. originated or acquired 100% of the loans in Group 5. Bank of America, N.A. originated or acquired 100% of the loans in Group 6. Bank of America, N.A. originated or acquired 49.04% of the loans in the Senior Loan Group, which consists of the loans in Groups 2 through 6, and Countrywide Home Inc. originated or acquired 50.96%. BAFC 2005-F Pros. Sup. S-10 and S-36.

(c) Description of the certificate(s) that the Bank purchased: Banc of America and sold to the Bank two senior certificates in this securitization, in tranche 4-A-1 and 5-A-1, for which the Bank paid \$134,884,687 and \$29,093,105, respectively, plus accrued interest on August 30, 2005.

(d) Ratings of the certificate(s) when the Bank purchased them:

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1                   Tranche 4-A-1: Standard & Poor's® AAA; Moody's® Aaa.

2                   Tranche 5-A-1: Standard & Poor's® AAA; Moody's® Aaa.

3                   (e)     **Current ratings of the certificate(s):**

4                   Tranche 4-A-1: Standard & Poor's® CCC; Moody's® B1.

5                   Tranche 5-A-1: Standard & Poor's® AA; Moody's® Aa2.

6                   (f)     **URL of prospectus supplement for this securitization:**

7                   <http://www.sec.gov/Archives/edgar/data/934377/000095013605005511/file001.htm>

8                   **Item 52.     Untrue or misleading statements about the LTVs of the mortgage loans:**

9                   In the prospectus supplement, Banc of America and Banc of America Funding made the  
10 following statements about the LTVs of the mortgage loans in the collateral pool of this  
11 securitization.

12                   (a)     The original LTVs of the mortgage loans in Group 1 ranged from 18.44% to 95%,  
13 with a weighted average of 75.04%. BAFC 2005-F Pros. Sup. S-11.

14                   (b)     The original LTVs of the mortgage loans in Group 2 ranged from 30.4% to 95%,  
15 with a weighted average of 75.55%. BAFC 2005-F Pros. Sup. S-12.

16                   (c)     The original LTVs of the mortgage loans in Group 3 ranged from 11.11% to  
17 93.4%, with a weighted average of 77.59%. BAFC 2005-F Pros. Sup. S-13.

18                   (d)     The original LTVs of the mortgage loans in Group 4 ranged from 20% to 95%,  
19 with a weighted average of 74.19%. BAFC 2005-F Pros. Sup. S-14.

20                   (e)     The original LTVs of the mortgage loans in Group 5 ranged from 43.68% to 90%,  
21 with a weighted average of 72.89%. BAFC 2005-F Pros. Sup. S-15.

22                   (f)     The original LTVs of the mortgage loans in Group 6 ranged from 18.87% to 80%,  
23 with a weighted average of 68.08%. BAFC 2005-F Pros. Sup. S-16.

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1                         (g) The original LTVs of the mortgage loans in the Crossed Loan Group, which  
 2 consists of the loans in Groups 2 through 6, ranged from 11.11% to 95% with a weighted average  
 3 of 74.5%. BAFC 2005-F Pros. Sup. S-17.

4                         (h) In Appendix A of the prospectus supplement ("Mortgage Loan Data"), Banc of  
 5 America and Banc of America Funding presented tables of statistics about the mortgage loans in  
 6 the collateral pool. BAFC 2005-F Pros. Sup. A-1 to A-39. Each table focused on a certain  
 7 characteristic of the loans (for example, current principal balance) and divided the loans into  
 8 categories based on that characteristic (for example, loans with current principal balances of  
 9 \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table then  
 10 presented various data about the loans in each category. One of the tables, entitled "Original  
 11 Loan-to-Value Ratios," divided the loans in Group 1 into 12 categories of original LTV (for  
 12 example, 15.01% to 20%, 35.01% to 40%, 40.01% to 45%, etc.). The table made untrue and  
 13 misleading statements about the number of mortgage loans, the aggregate principal balance  
 14 outstanding, and the percent of aggregate principal balance outstanding in each of these  
 15 categories. BAFC 2005-F Pros. Sup. A-3.

16                         (i) "As of the Cut-Off Date, the weighted average Loan-to-Value Ratio at origination  
 17 of the Group 1 Mortgage Loans is expected to be approximately 75.04%." BAFC 2005-F Pros.  
 18 Sup. A-3.

19                         (j) In Appendix A, Banc of America and Banc of America Funding presented another  
 20 table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 2  
 21 into 13 categories of original LTV (for example, 30.01% to 35%, 35.01% to 40%, 40.01% to  
 22 45%, etc.). The table made untrue and misleading statements about the number of mortgage  
 23 loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance  
 24 outstanding in each of these categories. BAFC 2005-F Pros. Sup. A-9.

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1                             (k) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 2 of the Group 2 Mortgage Loans is expected to be approximately 75.55%." BAFC 2005-F Pros.  
 3 Sup. A-9.

4                             (l) In Appendix A, Banc of America and Banc of America Funding presented another  
 5 table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 3  
 6 into 17 categories of original LTV (for example, 10.01% to 15%, 15.01% to 20%, 20.01% to  
 7 25%, etc.). The table made untrue and misleading statements about the number of mortgage  
 8 loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance  
 9 outstanding in each of these categories. BAFC 2005-F Pros. Sup. A-15.

10                             (m) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 11 of the Group 3 Mortgage Loans is expected to be approximately 77.59%." BAFC 2005-F Pros.  
 12 Sup. A-15.

13                             (n) In Appendix A, Banc of America and Banc of America Funding presented another  
 14 table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 4  
 15 into 14 categories of original LTV (for example, 15.01% to 20%, 30.01% to 35%, 35.01% to  
 16 40%, etc.). The table made untrue and misleading statements about the number of mortgage  
 17 loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance  
 18 outstanding in each of these categories. BAFC 2005-F Pros. Sup. A-20.

19                             (o) "As of the Cut-Off Date, the weighted average Loan-to-Value Ratio at origination  
 20 of the Group 4 Mortgage Loans is expected to be approximately 74.19%." BAFC 2005-F Pros.  
 21 Sup. A-20.

22                             (p) In Appendix A, Banc of America and Banc of America Funding presented another  
 23 table entitled "Original Loan-to-Value Ratios." This table divided the mortgage loans in Group 5  
 24 into eight categories of original LTV (for example, 40.01% to 45%, 50.01% to 55%, 55.01% to  
 25 60%, etc.). The table made untrue and misleading statements about the number of mortgage  
 26 loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance  
 27 outstanding in each of these categories. BAFC 2005-F Pros. Sup. A-20.

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1       60%, etc.). The table made untrue and misleading statements about the number of mortgage  
 2       loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance  
 3       outstanding in each of these categories. BAFC 2005-F Pros. Sup. A-26.

4                 (q)     “As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 5       of the Group 5 Mortgage Loans is expected to be approximately 72.89%.” BAFC 2005-F Pros.  
 6       Sup. A-26.

7                 (r)     In Appendix A, Banc of America and Banc of America Funding presented another  
 8       table entitled “Original Loan-to-Value Ratios.” This table divided the mortgage loans in Group 6  
 9       into 12 categories of original LTV (for example, 15.01% to 20%, 20.01% to 25%, 30.01% to  
 10      35%, etc.). The table made untrue and misleading statements about the number of mortgage  
 11      loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance  
 12      outstanding in each of these categories. BAFC 2005-F Pros. Sup. A-31.

13                 (s)     “As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 14       of the Group 6 Mortgage Loans is expected to be approximately 68.08%.” BAFC 2005-F Pros.  
 15       Sup. A-31.

16                 (t)     In Appendix A, Banc of America and Banc of America Funding presented another  
 17       table entitled “Original Loan-to-Value Ratios.” This table divided the mortgage loans in the  
 18      Crossed Loan Group, which consists of the loans in Groups 2 through 6, into 17 categories of  
 19      original LTV (for example, 10.01% to 15%, 15.01% to 20%, 20.01% to 25%, etc.). The table  
 20      made untrue and misleading statements about the number of mortgage loans, the aggregate  
 21      principal balance outstanding, and the percent of aggregate principal balance outstanding in each  
 22      of these categories. BAFC 2005-F Pros. Sup. A-36.

**Item 62. Details of the results of the AVM analysis:**

	<b>Number of loans</b>	<b>2,399</b>
6	Number of properties on which there was enough information for the model to determine a true market value	1,644
7		
8	Number of loans on which the stated value was 105% or more of the true market value as reported by the model	830
9		
10	Aggregate amount by which the stated values of those properties exceeded their true market values as reported by the model	\$91,544,257
11		
12	Number of loans on which the stated value was 95% or less of the true market value as reported by the model	238
13		
14	Aggregate amount by which the true market values of those properties exceed their stated values	\$22,080,838
15		
	Number of loans with LTVs over 100%, as stated by Defendants	0
	Number of loans with LTVs over 100%, as determined by the model	163
	Weighted-average LTV, as stated by Defendants (group 4)	74.2%
	Weighted-average LTV, as determined by the model (group 4)	86.6%
	Weighted-average LTV, as stated by Defendants (group 5)	72.9%
	Weighted-average LTV, as determined by the model (group 5)	82.9%

**Item 71. Undisclosed additional liens:**

- (a) Minimum number of properties with additional liens: 1,211
  - (b) Total reduction in equity from additional liens: \$105,879,981
  - (c) Weighted-average reduction in equity from additional liens: 71.3%

**Item 82. Untrue or misleading statements about compliance with USPAP:**

In the prospectus supplement, Banc of America and Banc of America Funding made the following statement about the appraisals of the properties that secured the mortgage loans originated by Countrywide Home Loans, Inc.: "All appraisals are required to conform to Fannie Mae or Freddie Mac appraisal standards then in effect." BAFC 2005-F Pros. Sup. S-41.

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1      **Item 88.      Untrue or misleading statements about owner-occupancy of the properties**  
 2      **that secured the mortgage loans:**

3            1.      In the prospectus supplement, Banc of America and Banc of America Funding  
 4      made the following statements about the occupancy status of the properties that secured the  
 5      mortgage loans in the collateral pool of this securitization.

6            (v)     In Appendix A, described in Item 52, Banc of America and Banc of America  
 7      Funding presented a table entitled "Occupancy of Mortgaged Properties." This table divided the  
 8      mortgage loans in Group 1 into the categories "Primary Residence," "Investor Property," and  
 9      "Second Home." The table made untrue and misleading statements about the number of mortgage  
 10     loans, the aggregate principal balance outstanding, and the percent of aggregate principal balance  
 11     outstanding in each of these categories. BAFC 2005-F Pros. Sup. A-1.

12           (w)     In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 13     America Funding stated that 67.54% of the mortgage loans in Group 1 were secured by a  
 14     "Primary Residence," 26.32% by an "Investor Property," and 6.14% by a "Second Home." BAFC  
 15     2005-F Pros. Sup. A-1.

16           (x)     In Appendix A, Banc of America and Banc of America Funding presented another  
 17     table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in  
 18     Group 2 into the categories "Primary Residence," "Investor Property," and "Second Home." The  
 19     table made untrue and misleading statements about the number of mortgage loans, the aggregate  
 20     principal balance outstanding, and the percent of aggregate principal balance outstanding in each  
 21     of these categories. BAFC 2005-F Pros. Sup. A-7.

22           (y)     In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 23     America Funding stated that 83.99% of the mortgage loans in Group 2 were secured by a  
 24     "Primary Residence," 6.94% by an "Investor Property," and 9.07% by a "Second Home." BAFC  
 25     2005-F Pros. Sup. A-7.

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1                         (z) In Appendix A, Banc of America and Banc of America Funding presented another  
 2 table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in  
 3 Group 3 into the categories "Primary Residence," "Investor Property," and "Second Home." The  
 4 table made untrue and misleading statements about the number of mortgage loans, the aggregate  
 5 principal balance outstanding, and the percent of aggregate principal balance outstanding in each  
 6 of these categories. BAFC 2005-F Pros. Sup. A-13.

7  
 8                         (aa) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 9 America Funding stated that 85.75% of the mortgage loans in Group 3 were secured by a  
 10 "Primary Residence," 6.99% by an "Investor Property," and 7.26% by a "Second Home." BAFC  
 11 2005-F Pros. Sup. A-13.

12                         (bb) In Appendix A, Banc of America and Banc of America Funding presented another  
 13 table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in  
 14 Group 4 into the categories "Primary Residence," "Investor Property," and "Second Home." The  
 15 table made untrue and misleading statements about the number of mortgage loans, the aggregate  
 16 principal balance outstanding, and the percent of aggregate principal balance outstanding in each  
 17 of these categories. BAFC 2005-F Pros. Sup. A-18.

18  
 19                         (cc) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 20 America Funding stated that 89.51% of the mortgage loans in Group 4 were secured by a  
 21 "Primary Residence," 3.45% were secured by an "Investor Property," and 7.04% were secured by  
 22 a "Second Home." BAFC 2005-F Pros. Sup. A-18.

23  
 24                         (dd) In Appendix A, Banc of America and Banc of America Funding presented another  
 25 table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in  
 26 Group 5 into the categories "Primary Residence" and "Second Home." The table made untrue and  
 27 misleading statements about the number of mortgage loans, the aggregate principal balance  
 28

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1 outstanding, and the percent of aggregate principal balance outstanding in each of these  
 2 categories. BAFC 2005-F Pros. Sup. A-24.

3 (ee) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 4 America Funding stated that 97.39% of the mortgage loans in Group 5 were secured by a  
 5 "Primary Residence" and 2.61 by a "Second Home." BAFC 2005-F Pros. Sup. A-24.

6 (ff) In Appendix A, Banc of America and Banc of America Funding presented another  
 7 table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in  
 8 Group 6 into the categories "Primary Residence," "Investor Property," and "Second Home." The  
 9 table made untrue and misleading statements about the number of mortgage loans, the aggregate  
 10 principal balance outstanding, and the percent of aggregate principal balance outstanding in each  
 11 of these categories. BAFC 2005-F Pros. Sup. A-29.

12 (gg) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 13 America Funding stated that 88.93% of the mortgage loans in Group 6 were secured by a  
 14 "Primary Residence," 0.86% by an "Investor Property," and 10.21% by a "Second Home." BAFC  
 15 2005-F Pros. Sup. A-29.

16 (hh) In Appendix A, Banc of America and Banc of America Funding presented another  
 17 table entitled "Occupancy of Mortgaged Properties." This table divided the mortgage loans in the  
 18 Crossed Loan Group, which consists of the loans in Groups 2 through 6, into the categories  
 19 "Primary Residence," "Investor Property," and "Second Home." The table made untrue and  
 20 misleading statements about the number of mortgage loans, the aggregate principal balance  
 21 outstanding, and the percent of aggregate principal balance outstanding in each of these  
 22 categories. BAFC 2005-F Pros. Sup. A-34.

23 (ii) In the "Occupancy of Mortgaged Properties" table, Banc of America and Banc of  
 24 America Funding stated that 87.9% of the mortgage loans in the Crossed Loan Group were

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1       secured by a "Primary Residence," 4.48% by an "Investor Property," and 7.62% by a "Second  
 2       Home." BAFC 2005-F Pros. Sup. A-34.

3       **Item 96.      Details of properties that were stated to be owner-occupied, but were not:**

- 4           (a)     **Number of loans on which the owner of the property instructed tax  
                  authorities to send property tax bills to him or her at a different address:** 189
- 5           (b)     **Number of loans on which the owner of the property could have, but did not,  
                  designate the property as his or her homestead:** 359
- 6           (c)     **Number of loans on which the owner of the property owned three or more  
                  properties:** 27
- 7           (d)     **Eliminating duplicates, number of loans about which one or more of  
                  statements (a) through (c) is true:** 479

11       **Item 99.      Untrue or misleading statements about the underwriting standards of the  
 12       originators of the mortgage loans:**

13       On pages S-37 through S-39 of the prospectus supplement, Banc of America and Banc of  
 14       America Funding made statements about the underwriting guidelines of Bank of America, N.A.  
 15       All of those statements are incorporated herein by reference. In particular, Banc of America and  
 16       Banc of America Funding stated that:

17           (a)     **"Bank of America will consider a mortgage loan to be originated in accordance  
 18       with a given set of guidelines if, based on an overall qualitative evaluation, the loan is in  
 19       substantial compliance with such underwriting guidelines. Even if one or more specific criteria  
 20       included in such underwriting guidelines were not satisfied, if other factors compensated for the  
 21       standards that were not satisfied, the mortgage loan may be considered to be in substantial  
 22       compliance with the underwriting guidelines."** BAFC 2005-F Pros. Sup. S-37.

24           (b)     **"These underwriting standards applied by Bank of America in originating or  
 25       acquiring mortgage loans are intended to evaluate the applicants' repayment ability, credit  
 26       standing and assets available for downpayment, closing costs and cash reserves. Additionally,**

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1 guidelines are established regarding the adequacy of the property as collateral for the loan  
 2 requested." BAFC 2005-F Pros. Sup. S-37.

3 On pages S-39 through S-44 of the prospectus supplement, Banc of America and Banc of  
 4 America Funding made statements about the underwriting guidelines of Countrywide Home  
 5 Loans, Inc. All of those statements are incorporated herein by reference. In particular, Banc of  
 6 America and Banc of America Funding stated that:

7       (a) "Exceptions to Countrywide Home Loans' underwriting guidelines may be made  
 8 if compensating factors are demonstrated by a prospective borrower." BAFC 2005-F Pros. Sup.  
 9 S-40.

10     (b) "Countrywide Home Loans' underwriting standards are applied by or on behalf of  
 11 Countrywide Home Loans to evaluate the prospective borrower's credit standing and repayment  
 12 ability and the value and adequacy of the mortgaged property as collateral." BAFC 2005-F Pros.  
 13 Sup. S-40.

14     **Item 106. Early payment defaults:**

- 15       (a) Number of the mortgage loans that suffered EPDs: 15  
 16       (b) Percent of the mortgage loans that suffered EPDs: 0.6%  
 17       (c) Percent of all securitized, non-agency prime (including Alt-A) mortgage loans  
 18            made at the same time as the loans in the collateral pool that experienced  
 19            EPDs: 0.18%

20     **Item 107. 90+ days delinquencies:**

- 21       (a) Number of the mortgage loans that suffered 90+ days delinquencies: 543  
 22       (b) Percent of the mortgage loans that suffered 90+ days delinquencies: 22.6%  
 23       (c) Percent of all securitized, non-agency prime (including Alt-A) mortgage loans  
 24            made at the same time as the loans in the collateral pool that suffered 90+  
 25            days delinquencies: 16.5%

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1      **Item 108. 30+ days delinquencies in this securitization:**

- 2            (a) **Number of the mortgage loans that were 30+ days delinquent on March 31, 2010: 508**  
 3  
 4            (b) **Percent of the mortgage loans that were 30+ days delinquent on March 31, 2010: 21.2%**  
 5  
 6            (c) **Percent of all mortgage loans in the United States that were 30+ days delinquent on March 31, 2010: 14.7%**

7      **Item 117. Statements about the ratings of the certificate(s) that the Bank purchased:**

8            On pages S-5 and S-90 of the prospectus supplement, Banc of America and Banc of America Funding made statements about the ratings assigned to the certificates issued in this securitization. Banc of America and Banc of America Funding stated that the Bank's 4-A-1 certificate was rated Aaa by Moody's Investors Service, Inc. and AAA by Standard & Poor's Rating Services. Banc of America and Banc of America Funding also stated that the Bank's 5-A-1 certificate was rated Aaa by Moody's Investors Service, Inc. and AAA by Standard & Poor's Rating Services. These were the highest ratings available from these two rating agencies.

16            Banc of America and Banc of America Funding also stated: "At their issuance, each class  
 17 of Offered Certificates is required to receive from Standard & Poor's... and Moody's Investors  
 18 Service, Inc. ("Moody's") at least the rating set forth in . . . this Prospectus Supplement." BAFC  
 19 2005-F Pros. Sup. S-90.

21      **Item 120. Summary of loans about which the Defendants made untrue or misleading statements:**

- 23            (a) **Number of loans whose LTVs were materially understated: 830**  
 24            (b) **Number of loans in which the owner's equity was reduced by 5% or more by undisclosed additional liens: 1,211**  
 25  
 26            (c) **Number of loans that suffered EPDs: 15**  
 27            (d) **Number of loans in which the properties were stated to be owner-occupied but were not: 479**

- 1                   (e) **Eliminating duplicates, number of loans about which the Defendants made**  
2                   **untrue or misleading statements: 1,703**
- 3                   (f) **Eliminating duplicates, percent of loans about which the Defendants made**  
4                   **untrue or misleading statements: 71.0%**
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**SCHEDULE 69 TO THE AMENDED COMPLAINT**

To the extent that this Schedule is incorporated by reference into allegations in the complaint, those allegations are made against Defendants Banc of America and Banc of America Mortgage Securities.

**Item 44. Details of trust and certificate(s)**

- (a) Dealer that sold the certificate(s) to the Bank: Banc of America

(b) Description of the trust: Banc of America Alternative Loan Trust, Mortgage  
through Certificates, Series 2005-5 was a securitization in May 2005 of 1,353 mortgage  
in five groups. The mortgage loans in the collateral pool of this securitization were  
lent or acquired by Bank of America, N.A. BOAA 2005-5 Pros. Sup. S-8 and S-24.

(c) Description of the certificate(s) that the Bank purchased: Banc of America  
l and sold to the Bank a senior certificate in this securitization, in tranche 5-CB-2, for  
the Bank paid \$51,910,185 plus accrued interest on July 27, 2005.

(d) Ratings of the certificate(s) when the Bank purchased them: Moody's • A  
AAA.

**Item 52. Untrue or misleading statements about the LTVs of the mortgage loans:**

In the prospectus supplement, Banc of America and Banc of America Mortgage Securities made the following statements about the LTVs of the mortgage loans in the collateral pool of this securitization.

- (a) The original LTVs of the mortgage loans in Group 1 ranged from 16.08% to 90%, with a weighted average of 65.45%. BOAA 2005-5 Pros. Sup. S-8 and S-27.

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1                         (b)     The original LTVs of the mortgage loans in Group 2 ranged from 9.72% to 90%,  
 2 with a weighted average of 71.25%. BOAA 2005-5 Pros. Sup. S-8 and S-32.

3                         (c)     The original LTVs of the mortgage loans in Group 3 ranged from 26.35% to  
 4 103%, with a weighted average of 78.84%. BOAA 2005-5 Pros. Sup. S-9 and S-37.

5                         (d)     The original LTVs of the mortgage loans in Group 4 ranged from 35.55% to  
 6 103%, with a weighted average of 77.19%. BOAA 2005-5 Pros. Sup. S-9 and S-42.

7                         (e)     The original LTVs of the mortgage loans in Group 5 ranged from 16.06% to  
 8 103%, with a weighted average of 77.72%. BOAA 2005-5 Pros. Sup. S-10 and S-47.

9                         (f)     The original LTVs of all of the loans in the collateral pool ranged from 9.72% to  
 10 103%, with a weighted average of 73.16%. BOAA 2005-5 Pros. Sup. S-10 and S-52.

11                         (g)     The original LTVs of the discount mortgage loans in Group 1 ranged from 31.91%  
 12 to 80%, with a weighted average of 63.72%. BOAA 2005-5 Pros. Sup. S-27.

13                         (h)     The original LTVs of the premium mortgage loans in Group 1 ranged from  
 14 16.08% to 90%, with a weighted average of 66.04%. BOAA 2005-5 Pros. Sup. S-27.

15                         (i)     In the section of the prospectus supplement entitled "The Mortgage Pool," Banc of  
 16 America and Banc of America Mortgage Securities presented tables of statistics about the  
 17 mortgage loans in the collateral pool. BOAA 2005-5 Pros. Sup. S-27 to S-56. Each table focused  
 18 on a certain characteristic of the loans (for example, current principal balance) and divided the  
 19 loans into categories based on that characteristic (for example, loans with current principal  
 20 balances of \$0.01 to \$50,000, \$50,000.01 to \$100,000, \$100,000.01 to \$150,000, etc.). Each table  
 21 then presented various data about the loans in each category. One of the tables, entitled "Original  
 22 Loan-to-Value Ratios," divided the loans in Group 1 into 15 categories of original LTV (for  
 23 example, 15.01% to 20%, 20.01% to 25%, 25.01% to 30%, etc.). The table made untrue and  
 24 misleading statements about the number of mortgage loans, the aggregate principal balance  
 25

26                         misleading statements about the number of mortgage loans, the aggregate principal balance  
 27  
 28

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1 outstanding, and the percent of aggregate principal balance outstanding in each of these  
 2 categories. BOAA 2005-5 Pros. Sup. S-30.

3 (j) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 4 of the Group 1 Mortgage Loans is expected to be approximately 65.45%." BOAA 2005-5 Pros.  
 5 Sup. S-30.

6 (k) The original LTVs of the discount mortgage loans in Group 2 ranged from 19.23%  
 7 to 90%, with a weighted average of 68.4%. BOAA 2005-5 Pros. Sup. S-32.

8 (l) The original LTVs of the premium mortgage loans in Group 2 ranged from 9.72%  
 9 to 90%, with a weighted average of 72.83%. BOAA 2005-5 Pros. Sup. S-32.

10 (m) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 11 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided  
 12 the mortgage loans in Group 2 into 17 categories of original LTV (for example, 5.01% to 10%,  
 13 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and misleading statements about  
 14 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 15 aggregate principal balance outstanding in each of these categories. BOAA 2005-5 Pros. Sup. S-  
 16 35.

17 (n) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 18 of the Group 2 Mortgage Loans is expected to be approximately 71.25%." BOAA 2005-5 Pros.  
 19 Sup. S-35.

20 (o) The original LTVs of the discount mortgage loans in Group 3 ranged from 27.89%  
 21 to 101.43%, with a weighted average of 78.51%. BOAA 2005-5 Pros. Sup. S-37.

22 (p) The original LTVs of the premium mortgage loans in Group 3 ranged from  
 23 26.35% to 103%, with a weighted average of 79.21%. BOAA 2005-5 Pros. Sup. S-37.

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1                         (q) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 2 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided  
 3 the mortgage loans in Group 3 into 11 categories of original LTV (for example, 25.01% to 30%,  
 4 35.01% to 40%, 45.01% to 50%, etc.). The table made untrue and misleading statements about  
 5 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 6 aggregate principal balance outstanding in each of these categories. BOAA 2005-5 Pros. Sup. S-  
 7 40.

8                         (r) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 9 of the Group 3 Mortgage Loans is expected to be approximately 78.84%." BOAA 2005-5 Pros.  
 10 Sup. S-40.

11                         (s) The original LTVs of the discount mortgage loans in Group 4 ranged from 35.55%  
 12 to 103%, with a weighted average of 77.27%. BOAA 2005-5 Pros. Sup. S-42.

13                         (t) The original LTVs of the premium mortgage loans in Group 4 ranged from  
 14 49.03% to 89.33%, with a weighted average of 76.31%. BOAA 2005-5 Pros. Sup. S-42.

15                         (u) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 16 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided  
 17 the mortgage loans in Group 4 into 12 categories of original LTV (for example, 35.01% to 40%,  
 18 40.01% to 45%, 45.01% to 50%, etc.). The table made untrue and misleading statements about  
 19 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 20 aggregate principal balance outstanding in each of these categories. BOAA 2005-5 Pros. Sup. S-  
 21 45.

22                         (v) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 23 of the Group 4 Mortgage Loans is expected to be approximately 77.19%." BOAA 2005-5 Pros.  
 24 Sup. S-45.

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1                         (w) The original LTVs of the discount mortgage loans in Group 5 ranged from 47.86%  
 2 to 100%, with a weighted average of 78.98%. BOAA 2005-5 Pros. Sup. S-47.

3                         (x) The original LTVs of the premium mortgage loans in Group 5 ranged from  
 4 16.06% to 103%, with a weighted average of 77.46%. BOAA 2005-5 Pros. Sup. S-47.

5                         (y) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 6 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided  
 7 the mortgage loans in Group 5 into 14 categories of original LTV (for example, 15.01% to 20%,  
 8 20.01% to 25%, 25.01% to 30%, etc.). The table made untrue and misleading statements about  
 9 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 10 aggregate principal balance outstanding in each of these categories. BOAA 2005-5 Pros. Sup. S-  
 11 50.

12                         (z) "As of the Cut-off Date, the weighted average Loan-to-Value Ratio at origination  
 13 of the Group 5 Mortgage Loans is expected to be approximately 77.72%." BOAA 2005-5 Pros.  
 14 Sup. S-50.

15                         (aa) The original LTVs of the discount mortgage loans in the collateral pool ranged  
 16 from 19.23% to 103 with a weighted average of 72.44%. BOAA 2005-5 Pros. Sup. S-52.

17                         (bb) The original LTVs of the premium mortgage loans of in the collateral pool ranged  
 18 from 9.72% to 103%, with a weighted average of 73.48%. BOAA 2005-5 Pros. Sup. S-52.

19                         (cc) In "The Mortgage Pool" section, Banc of America and Banc of America Mortgage  
 20 Securities presented another table entitled "Original Loan-to-Value Ratios." This table divided all  
 21 of the loans in the collateral pool into 19 categories of original LTV (for example, 5.01% to 10%,  
 22 10.01% to 15%, 15.01% to 20%, etc.). The table made untrue and misleading statements about  
 23 the number of mortgage loans, the aggregate principal balance outstanding, and the percent of  
 24